



1



2

Who I Am



- Worked in the Irish Insurance market for 20 years, across all aspects of the insurance market.
- Predominately within the Arts & Events Sector of the Market
- Currently studying to complete my Irish Insurance Institute Examinations

3

Types of Cover

- Public Liability
- Employers Liability
- Property Covers, including...
- Property, Sets, Hired in Equipment
- Money/Per Diems
- Abandonment/Cancellation, including non appearance



www.bradyinsurance.ie



4

Public Liability

- Public Liability
- What is Public Liability & Why do you need Public Liability cover?
- What limit should you have?
- Regularly Asked Questions
- Can you increase your limits of indemnity?
- Extensions in Cover
- Covering Tours abroad



www.bradyinsurance.ie



5

Employers Liability

- What is Employers Liability & Why do you need it
- What Limit should you have?
- Regularly Asked Questions
- What about Volunteers & Temporary Event Staff
- Type of Staff you can cover



www.bradyinsurance.ie



6

Real Claim Examples

• Public and Employers Liability Claims

- A Patron, whilst using the toilet facilities was caused to fall off a loose toilet seat. He fell to the floor causing soft tissue damage to his arm – Case settled for € 25,000
- A Volunteer working with a performing arts group, who had hired the venue fell off the loading bay. There was temporary barrier in place (a rope). Injury to ankle – case settled for € 10,000
- A Patron slipped on wet surface in foyer – injury to hand and ankle – settle for €40,000
- Stage Manager – Slip & Trip on stage – injury to shoulder settled – € 40,000



www.bradyinsurance.ie



7

Real Claim Examples

• Directors & Officers Cover which includes Employment Practices

- Directors of a company incurred substantial legal fees following on from a CRO investigation into a company insolvency.
 - 2 Directors were held liable for payments made to another director shortly before the company went into liquidation. The creditors of the company were awarded £ 800,000
 - Unfair Dismissal Claim – Case settled in favour of Employee - € 26,500
 - Alleged bullying and harassment – HR Department and Management failed to act on this report and employee was forced to leave their employment – Employee was awarded € 75,000
- The Civil time period to bring a claim against an organisation is currently 2 years in Ireland



www.bradyinsurance.ie



8

Other Covers We Can Offer

- Property Covers

Buildings
Office Contents
Equipment

Portable Equipment
Hired in Equipment
Props & Costumes Etc
Unique One Off Items/Spectacle Pieces
Art Works



www.bradyinsurance.ie



9

Cancellation Insurance

What can we cover under this type of policy

- Event Cancellation, Abandonment or Postponement
- Adverse Weather
- Reduced Attendance
- Terrorism

- Cover can be arranged on a Gross Revenue or Expenses Basis



www.bradyinsurance.ie



10

Types of Policies Available

- Annual Policies
- Once off Productions
- These policies can cover Public, Employers & Property Cover including mon
- These policies provide cover/indemnity for the insured person/company should a claim arise from a third party which has occurred due to the negligence of the insured.



www.bradyinsurance.ie



11

Who can take out insurance.

- Limited Company or a CLG
- Sole Trader/Individual
- Partnership
- Voluntary Committee



www.bradyinsurance.ie



12

Questions?



www.bradyinsurance.ie



13



Brady Insurance... Working with you to protect what's important.



www.bradyinsurance.ie



14