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## **Performers, Bands/Groups, Choirs FAQ's**

### **1. What is Public Liability Insurance?**

Public Liability Insurance indemnifies (covers) the policy holder, their employees and volunteers for compensation & legal fees payable if, by their failure to observe their Common Law Duty of Care they cause personal injury or property damage to others.

### **2. What is Products Liability Insurance?**

Products Liability Insurance indemnifies the Insured/s (policy holder etc) for compensation and legal costs payable should any goods sold, manufactured, modified or repaired, constructed or erected by the Insured/s cause personal injury or property damage to others.  
Clubs FAQ's

### **3. Who is the underwriter?**

The underwriter is Chubb Insurance Company of Australia Limited.

### **4. Is Chubb registered and authorised in Australia?**

Yes.

### **4. How much am I covered for?**

Your policy limit of liability is \$20,000,000 Public Liability for each and every occurrence. The limit of liability in respect of Products is \$20,000,000 for the aggregate of all claims occurring during the period of insurance.

### **5. Where am I covered?**

Worldwide excluding USA & Canada.

### **6. Why is the period of insurance less than 12 months?**

As this policy is a master policy for the FAA, it begins and ends when the FAA first started the policy. This date is termed the common due date and in the FAA's case the date is 1<sup>st</sup> June. As the premiums are considered to be minimum within the insurance market there can be no pro-rata applied to the premiums. In other words, no matter what date you become an Insured member, the renewal date will always be 1<sup>st</sup> June and the premium remains the same

**7. I earn over \$50,000 per annum from my performances; can I be insured under this policy?**

No. The turnover limit for the FAA policy is strictly set at \$50,000 as the intention of this policy is to assist performers who are in the bottom income bracket.

**8. If I belong to an insured band via the FAA policy am I covered if I perform solo elsewhere?**

Yes, provided that the combined turnover of the band and your solo activities do not exceed \$50,000 per annum.

**9. Can venue owners be indemnified on my policy?**

Yes, your Certificate of Insurance includes a notation indemnifying Venue Operators and/or Owners against legal claims made against them which arise out of the negligence of the policy holder.

**10. Will this policy cover my activities as a concert promoter or venue hirer?**

No, this policy is purely designed for performance risks only. Event organisers should contact Aon to discuss their requirements.

**11. What is the maximum number of performers we can have in our band/group/choir?**

No more than 30.

**12. Do you offer Instrument Insurance?**

Yes. There are pre-approved rates for FAA members. Please look to the members section of the FAA website for more details.