

# BALANCE SHEET PROTECTION

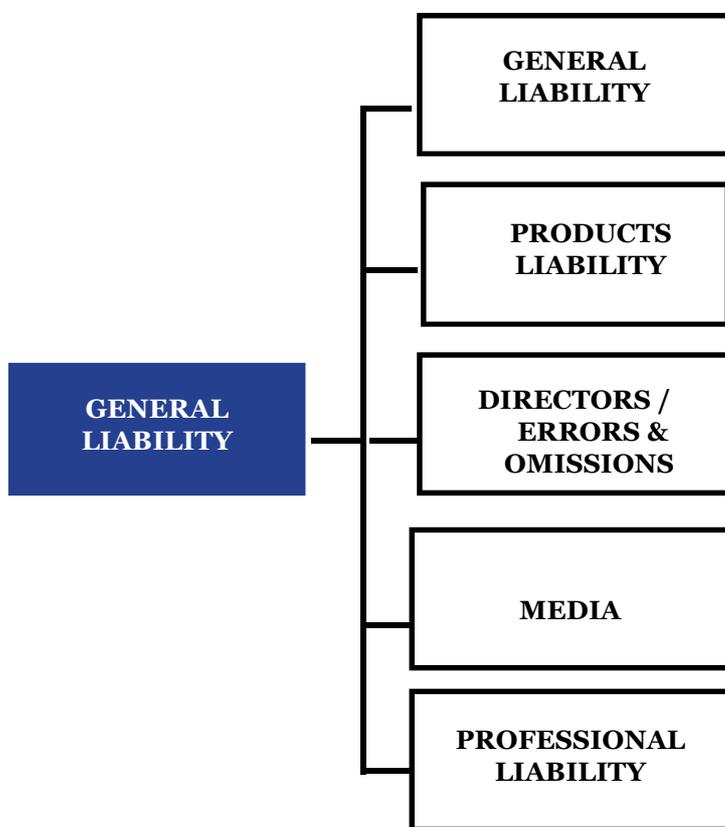


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First and foremost you must protect and secure your balance sheet.

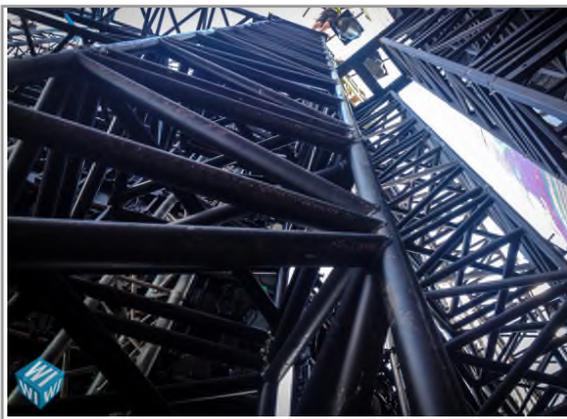
This means insuring intangible assets such as revenue and liability. This is just plain common sense to keep your company in business.

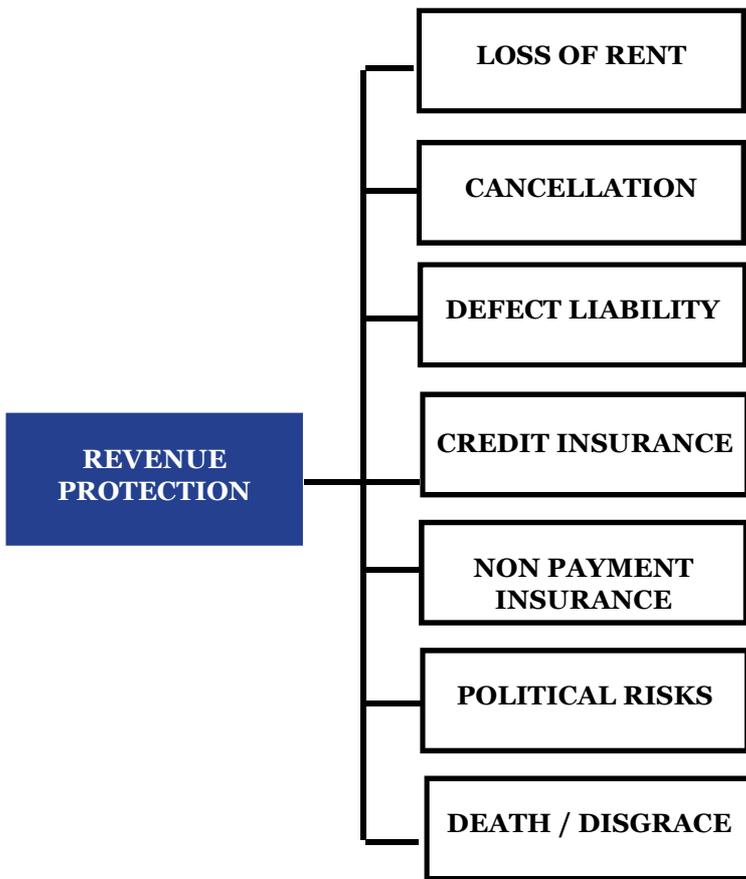
- Revenue Protection protects your company if you're deprived of anticipated revenue.
- Liability Insurance covers the legal costs of your defence and the damages you may have to pay if you're found liable for damages to a third party.



As you'd expect, there are various types of liability cover:

- **General Liability:** covers you while you're running your business.
- **Products Liability** covers products you sell to third parties, provided the products are used appropriately. If the products are flawed and cause damage, for example a fire, you're covered for the damage to property and contents, or injury caused to persons.
- **Directors/ Errors and Omissions Liability** : covers directors of the assured company from errors and omissions they may have made. As they're not employees of the company, they are personally responsible for their actions.
- **Media Liability** covers claims for copyright infringement and intellectual damages resulting from bloopers made in the media.
- **Professional Liability** : covers you during .....





There are different types of policies to insure loss of income.

We tailor these to your needs based on the contracts you've signed. You tell us what profits and risk exposure you wish to insure.

Once you've signed a contract, you may be exposed to two threats to your income.

#### 1. Cancellation or abandonment of a show

Event cancellation covers you if you fail to produce a show for an opening on an agreed single date. The policy covers losses caused by actions not related to the construction, installation or building process. The policy also covers losses arising if, during a run, the show is temporarily stopped or abandoned.

#### 2. Non-payment of your profit

If you have completed your part of the contract and provided the agreed service and your client refuses to pay, this policy will compensate you for your loss after a waiting period of 180 days after the agreed date of payment.

# WHY CHOOSE US ?

## THE WORLD'S FULL INSURANCE BROKERS - WHY CHOOSE US ?

What makes Assurevents the go-to broker for some of the biggest names in the music, sports and events industries?

Why is it the stars pick up the phone to us first - before they ring a few others to prove to their finance directors we've given them the best deal?

It's not that we're always cheapest, far from it. That's not the way the business works. Sure, we offer tailor-made insurance cover to our clients. But so does every other broker in town. So what's the difference?

Well, there's more to tailoring than design. There's the making, the stitching, the sewing, the fit, the detailing, all the things that distinguish haute couture from prêt-à-porter.

You can't be in this business without a certain amount of expertise. It's the amount that makes the difference. Word gets around. No one can think of everything, but that's no excuse for not trying. By trying, we mean considering every possible pitfall, everything from weather forecasting to taking into account the fragility of artists' careers.

It's that depth of knowledge that regularly enables us to offer the best ideas, the best programmes, the best solutions, and ultimately the best cover.

The Assurevents team is here for you.

We're professional, knowledgeable, thoughtful, resourceful and helpful, as well as being friendly, courteous, amenable and easy to deal with.

Assurevents is an international insurance broker. Our knowledge and experience extends worldwide.

Assurevents insurance programs:

- Cover the financial consequences of Civil Liability actions resulting from damage caused to others.
- Give financial protection: the insurer pays the damages.
- Give legal protection: the insurer pays for the defence of the insured.
- Assurevents insurance programs also include:
  - Cover against disgrace
  - Worldwide coverage
  - Cover against additional maintenance of the event
  - Cover for the anticipated profits
  - And, of course, cover against bad weather.



# CASE STUDY



‘NEW YORK, NEW YORK IS A WONDERFUL TOWN...’

So say the song lyrics, and a wonderful time to be in New York was from the 6th July to 29th September 2013. That’s when the Fête Paradiso took place in Nolan Park on Governors Island, just off the southern tip of Manhattan.

The Fête was, among other things, a brilliant exhibition of everything a fair-ground should be: merry-go-rounds, carousels, animations, fairground art, and fairground objects ranging in age from the 14th to the 20th century.



It was magical for adults and even more magical for children. The exhibits are part of the private collections of Francis Staud and Régis Masclat, famous fairground buffs. There was so much to do, so much to see, and so much that could go wrong.

## FÊTE PARADISO AT GOVERNORS ISLAND - NEW YORK



The French agency, Community, had been chosen by the city of New York to stage the exhibition. Community in turn chose AssurEvents to handle the insurance.

We had lots to consider, everything from the weather - crucial with an open-air event - to possible accidents or malfunction of the merry-go-rounds and damage to the fragile installations.

Working closely with Community, we covered the event with an Organizers’ Civil Liability policy. And fortunately the gods smiled down. Everything, we’re pleased to say, went with a swing.