TYSERS

LIVE

CONTINGENCY INSURANCE

TYSERS LIVE – ENTERTAINMENT AND SPORT INSURANCE SPECIALISTS

INCLUDES:

EVENT CANCELLATION & NON-APPEARANCE

TERRORISM & POLITICAL VIOLENCE

PRIZE INDEMNITY, CONTRACTUAL BONUS & OVER REDEMPTION

TYSERS LIVE

ABOUT US

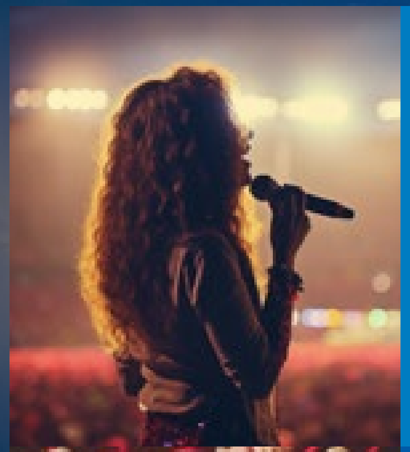
Tysers Live, a division of Tysers Insurance Brokers, brings together our expertise across Entertainment and Sport under one brand. We are market leading insurance providers to the Entertainment and Sport industries, specialising in innovative solutions and comprehensive insurance and risk management services tailored to the needs of our clients.

Our expert broking team has been delivering specialist insurance advice to Entertainment and Sport clients for over 60 years.

Over the past 60 years we've brought together the world's most experienced and knowledgeable risk and insurance specialists, who understand the challenges facing the clients we work with.

Our unique approach allows us to understand the challenges facing an organisation and its leadership team. By adopting our own team approach and utilising the skills within our business, we develop creative, yet practical insurance solutions for our clients.

We offer specialist cover for a range of industries including:



MUSIC & EVENTS

We are a leading insurance provider to various facets of the music & event industries, including festivals, international rock and pop tours, venues and infrastructure companies.

THEATRE & VENUES

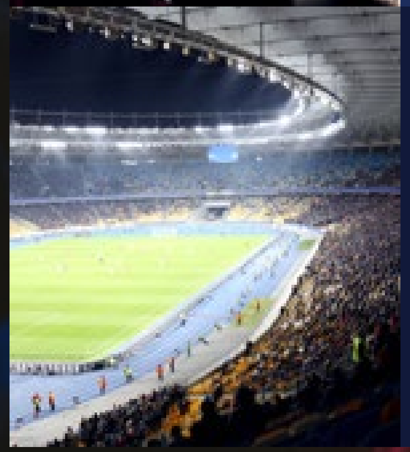
We currently advise over 130 theatres and venues in the UK, ranging in size from fringe theatres to many in the West End.

MEDIA, FILM & TV

From production companies to advertising agencies, post production and digital media companies, we have all areas of the industry covered as one of the UK's leading media, film and television insurance brokers.

ADVERTISING & COMMERCIALS

We arrange cover for some of the biggest names in the industry and award winning production companies.



SPORT & MOTORSPORT

Our experience providing insurance and risk management to sporting events and professionals allow us to produce tailor made packages to suit the needs of each company, event and individual.

LLOYD'S

We are in the top 10 largest brokers placing into Lloyd's, with clients in over 100 countries

CONTINGENCY

EVENT CANCELLATION & NON-APPEARANCE

If you are invested in the business of planning and staging events, should the unexpected happen and disruption occur, Tysers can provide a solution to protect your financial losses. We cover all types of events, including:

- **Live Music**
- **Festivals**
- **Sports**
- **Conferences**
- **Exhibitions**

Our specialist contingency broking team is one of the world's largest, possessing many years of experience, with all the necessary skills to deliver the most appropriate protection to meet every event's needs, and our variety of clients include:

- Event, Conference & Exhibition Organisers
- Festivals
- Artists
- Agents
- Sponsors
- Promoters
- Mass Participation Events, & more

WE CAN ARRANGE COVER FOR:

- **Gross Revenue** – Revenue from ticket sales, participation fees, sponsorship revenue and advertising revenue
- **Costs and Expenses** – Irrecoverable costs and expenses that have been incurred
- **Artist Fees** – Whether for Promoters, Event Organisers or Artists
- **Additional Expenses** – Costs and expense incurred to reduce or prevent a potential cancellation, interuption or postponement

There are several reasons why an event may be cancelled, abandoned, postponed, cut short or relocated:

- **Non-Appearance** of a lead singer, key speaker or anyone whose role is critical to it
- **Adverse or extreme weather** which can affect both outdoor and indoor events posing a danger to those attending or performing, or by impacting the staging or setup of the event itself
- **Death, Accident or Illness** of an artist, performer or key person
- **Unavoidable Travel Delay** preventing a team, artist or performer getting to an event on time
- **Venue Damage** – Damage to, or destruction of, the venue at which the Insured Event is to take place
- **Natural Catastrophes** – such as floods, earthquakes and volcanic eruption
- **National Mourning, court or religious mourning**, whether declared or otherwise
- **Acts of Terrorism** – terrorist acts or threats in the vicinity of the event venue
- **Political Risks** causing event disruption such as strikes, demonstrations, riots

CONTINGENCY

TERRORISM & POLITICAL VIOLENCE

Mitigate financial losses as a result of unanticipated event disruption.

Events are vulnerable targets for terrorists and political activists because of the large crowds in attendance and the immediate potential to maximise media attention.

Terrorism and War cover is typically not included under Cancellation and Non-Appearance policies. However, we have created a Terrorism Non-Appearance and Cancellation product which provides financial compensation should any of the following risks impact a planned event. Our policy covers:

- **Acts and threats of Terrorism**
- **Sabotage**
- **Deadly Weapon Attack**

COVER CAN ALSO BE EXTENDED TO INCLUDE:

- Civil commotion, war, coup d'etat.
- Political Violence such as civil war, insurrection, rebellion, protests, strikes and riots.
- Confiscation or Expropriation of equipment or venue.
- Fear covering situations where there is an actual or perceived fear of an impending act of Terrorism occurring at a Venue on the day of an Insured Event, regardless of whether a Threat is confirmed.
- Public Sentiment and Reputation Protection provides coverage in circumstances where proceeding with an event would be against public sentiment or damaging to the reputation of the Insured. For example, multiple loss of life or death of a Head of State.

ADDITIONAL BENEFITS OF THE POLICY:

- **Failure to vacate** – the policy will provide benefit to organisers for expenses incurred due to delay in exiting an event space, should the insured be legally liable.
- **Safe Haven** covers the necessary costs incurred by the insured to get themselves to the nearest place of safety in the event of an act of terrorism or political violence.
- **Named Person's cover** can be extended to cover non-appearance as a direct result of Terrorism and Political Violence which results in the Death or threatens the life of a direct relative or named person, thus preventing a scheduled event from going ahead.
- **Third Party Intelligence Reporting** – to give an insight into the threat of the 'risk' presented, to prove incidence of loss where this cannot be suitably evidenced by the other means required by the policy.
- **No restrictions in terms of time and distance** – if cancellation or non-appearance of the event is necessary and can be evidenced as required by the policy.

Did you know: *Tysers have a facility with in-house authority so can provide quick turnaround on any enquiries in this area.*

CONTINGENCY

PRIZE INDEMNITY, CONTRACTUAL BONUS & OVER REDEMPTION

PRIZE INDEMNITY

Offering a large prize can boost public interest and attract more participation in an event; however, if that prize is won, it could leave a negative impact on your balance sheet, this is where Prize Indemnity Insurance can help protect the risk of a big win. This insurance is typically for either games of chance or skill.

Some examples of what prize indemnity insurance can cover are:

- Lotteries
- Spin the wheels
- Envelope picks
- Scratch cards
- Game shows
- Safe crack games
- Hole in one
- Crossbar challenge
- Half-court shots
- Or any other game of chance or skill

CONTRACTUAL BONUS

Money and success go hand in hand in professional sport, with a success often bringing significant financial gain. Performance related bonuses are a great way to motivate athletes to achieve goals.

Contractual Bonus Insurance allows you to budget with greater certainty by removing any unwanted financial liability from your balance sheet should objectives be met. We have extensive experience organising contractual bonus insurance for football clubs, golfers, tennis players and many more professional athletes.

Examples of bonuses that can be covered:

- Winning a league title or cup
- European qualification
- Avoiding relegation
- Winning a golf or tennis major
- Ranking points
- We can tailor the policy to your budget and bonus needs

OVER REDEMPTION

It is difficult to predict how successful a promotion will be and this type of policy is to help businesses in the event a promotion over performs and therefore results in unexpected costs, meaning the budget is exceeded.

With this policy the financial risk of those increased costs gets transferred to the insurer, protecting the company against financial repercussions. This type of insurance is commonly used by retailers, fixed fee companies, advertising agencies and brand managers to reduce the financial risks involved with running a successful promotion.

What types of promotion can be covered?

- Trade-ins
- Coupons
- Buy one, get one free
- Money-back guarantees
- Collector schemes
- Cashbacks
- Satisfaction guaranteed
- Guaranteed future value
- Try me free or buy and try
- Gift and store card programmes

What is considered to assess the risk?

- Whether a promotion is new or being renewed
- If there is data to support the expected redemption levels
- The duration of the promotion
- The target area for the product
- The number of units sold & cost per unit
- Cost to reward ratio
- How the promotion is being advertised
- How much cover are you looking to purchase

TESTIMONIALS

REPUTATION IN THE INDUSTRY

Below are just a handful of testimonials provided by our happy clients, but we have a longer list we would be pleased to provide upon request.

"BRIT Awards Ltd has instructed Tysers Live to insure its award ceremonies for over 25 years. Their professional approach is exemplary."

Maggie Crowe OBE – Director of Events and Charities, BPI/BRIT Awards Ltd

"Silverstone's decision to appoint Tysers as insurance broker some nine years ago has been a wholly positive experience. From a full and thorough initial review of our business needs, that resulted in more suitable and comprehensive cover, placed with credible underwriters, generally at a reduced premium, the team at Tysers have been completely straight forward to work with. That the MD is always available when needed speaks volumes for their approach to customer service."

Stuart Pringle – Managing Director, Silverstone Circuits Ltd

"Delfont Mackintosh Theatres have enjoyed a long standing relationship with the Tysers team. We have found them to be a good fit for us, giving excellent service based on professionalism, industry sector experience and care. We would have no hesitation in recommending them."

Doug Mckenzie – Delfont Mackintosh Theatres

CONTACT US

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