



Local Community
Insurance Services



BUSKERS NEED TO STRIKE THE RIGHT CHORD WITH THEIR INSURANCE TOO.

Busking has been a feature of public spaces and cityscapes for centuries, adding character, energy and sidewalk melodies.

Most Councils require buskers to hold a permit to perform in public spaces, along with permits, Councils should consider Public & Products Liability insurance to help cover any Buskers operating on Council-owned land.

LCIS can arrange a blanket cover on behalf of Council for uninsured stallholders, buskers, performers, entertainers, artists, tutors and the like who use Council-owned land.

The benefit of this policy is if you have a last-minute Busker, you can add them onto this policy, knowing that they will be adequately covered for public & products liability insurance.

PUBLIC & PRODUCTS LIABILITY INSURANCE CAN PROVIDE COVER FOR CLAIMS ARISING FROM BODILY INJURY OR PROPERTY DAMAGE SUFFERED BY A THIRD PARTY AS A RESULT OF THE INSURED'S NEGLIGENCE.

[Read more >](#)

INDIVIDUALS/HOBBYISTS THAT CAN BE COVERED UNDER THIS POLICY:

BUSKERS,
PERFORMERS,
ENTERTAINERS

MCs,
BANDS,
MUSICIANS

STALLHOLDERS

ARTISTS,
TUTORS

LIMIT OF LIABILITY:

PUBLIC LIABILITY \$10,000,000 any one occurrence.

PRODUCTS LIABILITY \$10,000,000 any one occurrence and in the aggregate any one period of insurance.

In the event that any one period of insurance exceeds twelve months then the aggregate limit of liability shall be deemed to apply separately to each twelve months period or part thereof. Property in your Physical or Legal Control \$250,000.

The above statements are issued as a matter of information only and for full terms and conditions you should refer to the policy wording. All cover is subject to the terms, conditions and exclusions of the policy.

MINIMUM DEPOSIT PREMIUM

A Minimum Deposit Premium is calculated on a base number of permits over a 12 month policy period. The total premium is then adjusted depending on the number of permits issued throughout the 12 month policy period. This can provide peace of mind and security to Councils, knowing that uninsured performers, buskers and stallholders can be covered at the last minute if they do not have any insurance in place.

For example:

- A Council was issued with 63 permits for a 12 month policy.
- At the end of 12 month policy period, Council declared 75 permits were issued.
- LCIS adjusted the premium accordingly, charging for the extra 12 permits.
(As the total exceed the original base of 63 permits.)

Please note: The rating structure for any additional permits is agreed to prior to policy inception.

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