

# INDEPENDENT ARTIST INSURANCE PROGRAM - NITO



The Independent Artist program is best suited for musicians and bands who regularly perform in venues below a 2,500 capacity and less than \$250,000 of merchandise sales annually. Artists who play for others, including studio musicians could potentially apply for this program.

## Program Highlights

- Unlimited Shows/Performances Included
- Blanket Additional Insured
- Per Event Aggregate is Included
- Tossing of Objects Coverage is Included

## Musical Genres Included

Alternative	Folk	Reggae
Blues	Funk	Rhythm and Blues
Indie Rock	Rock	Christian/Gospel
Classical	Jazz	Soul
Country	Latin	Pop
Disco	DJ	New Age

*\*Hip Hop; Metal; Punk and Rap require additional underwriting.*

## Available Coverages

- General Liability \$1M Per Occurrence/ \$2M Aggregate limits - Coverage extends to bodily injury and property damage to third parties outside of the care, custody, and control of the insured. (\$1,050 MP)
- Damage to Premises Limit \$100k - Covers premises in your temporary care, custody and control (Included)
- Medical Expenses Limit Excluded

## Optional Coverages

- Hired and Non-Owned Auto Liability Limit \$1M - Covers the liability for rental vehicles (\$250 MP)
- Hired Auto Physical Damage Deductible \$1k - Covers the physical damage for rental vehicles (\$150 MP)
- Waiver of Subrogation - Extends as required by written contract (\$100 Each/\$250 Blanket)
- Worldwide Coverage - Extends coverage territory to worldwide protection (\$250MP - \$750 Unlimited)
- Inland Marine - Equipment Floater coverage for instruments, lights, sound. Owned and rented gear can be afforded coverage. (\$25,000 Included; Higher Limits Available)
- Excess limits available - Higher limits of liability coverage to meet contractual needs (\$1,000 MP)

**Contact Keli Tomack for a quote today!**

[Keli.Tomack@epicbrokers.com](mailto:Keli.Tomack@epicbrokers.com)

**818-815-2682**

**CA License Number OB28900**

\*These are program highlights only. Coverage is subject to formal quotations and policy contract which contains complete details and exclusions.



### Application for Independent Artists - NITO

Agent/Broker: \_\_\_\_\_ Date of Application: \_\_\_\_\_  
Address: \_\_\_\_\_  
Contact: \_\_\_\_\_ Telephone Number: \_\_\_\_\_  
Email: \_\_\_\_\_ Fax Number: \_\_\_\_\_

#### APPLICANT INFORMATION

- Name of applicant: \_\_\_\_\_
- Address of applicant: \_\_\_\_\_
- Type of music band plays:
 

<input type="checkbox"/> Alternative	<input type="checkbox"/> Blues	<input type="checkbox"/> Christian/Gospel	<input type="checkbox"/> Classical	<input type="checkbox"/> Country
<input type="checkbox"/> Disco	<input type="checkbox"/> Electronic/DJ	<input type="checkbox"/> Folk	<input type="checkbox"/> Funk	<input type="checkbox"/> Indie Rock
<input type="checkbox"/> Jazz	<input type="checkbox"/> Latin	<input type="checkbox"/> New Age	<input type="checkbox"/> Pop	<input type="checkbox"/> Reggae
<input type="checkbox"/> Rhythm and Blues	<input type="checkbox"/> Rock	<input type="checkbox"/> Soul	<input type="checkbox"/> Traditional	

 Other (please explain): \_\_\_\_\_
- Estimated number of concerts/performance: \_\_\_\_\_
- Are your record sales greater than \$500,000?  Yes  No
- Are your merchandise sales greater than \$250,000?  Yes  No
- Website: \_\_\_\_\_
- Type of facilities where group performs:
 

<input type="checkbox"/> Nightclub	<input type="checkbox"/> Bar	<input type="checkbox"/> Stadium	<input type="checkbox"/> Indoor theater
<input type="checkbox"/> Concert hall	<input type="checkbox"/> Other (please explain): _____		
- Do you sign venue contracts which would assume liability for spectators?  Yes  No
- Do you perform in front of audiences greater than 2,500?  Yes  No  
What is the average size concert? \_\_\_\_\_
- Number years' experience applicant has as a performer: \_\_\_\_\_
- Does your act contain any unusual props, set pieces, stunts, laser lighting or pyrotechnics?  Yes  No  
If so, please describe: \_\_\_\_\_
- Describe throwing/tossing of objects by applicant. What is thrown/tossed during performances?  
\_\_\_\_\_  
\_\_\_\_\_
- Are you interested in Hired and Non-Owned Auto insurance?  Yes  No  
If yes, please provided Estimated cost of hire for: Buses \$ \_\_\_\_\_ Other than Buses \$ \_\_\_\_\_  
**Please supply copies of all busing/trucking contracts and drivers list, if responsible for driver.**
- Do you have any concerts planned outside the US?  Yes  No  
If yes, how many shows: \_\_\_\_\_
- Are you interested in Excess Limits?  Yes  No  
If yes, what limit: \_\_\_\_\_

17. Have you had any claims over \$5,000 in the past three years?  Yes  No

If yes, please provide description of loss and value:

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**The undersigned declares that to the best of his/her knowledge the statements herein are true. Signing of this Application does not bind the undersigned to complete the insurance, but it is agreed that this Application shall be the basis of the contract should a Policy be issued, and this Application will be attached and become a part of such Policy, if issued. Underwriters hereby are authorized to make any investigation and inquiry in connection with this Application as they may deem necessary.**

**It is warranted that the particulars and statements contained in the Application for the proposed Policy and any materials submitted herewith (which shall be retained on files by Underwriters and which shall be deemed attached hereto, as if physically attached hereto), are the basis for the proposed Policy and are to be considered as incorporated into and constituting a part of the proposed Policy.**

**It is agreed that in the event there is any material change in the answers to the questions contained herein prior to the effective date of the Policy, the Applicant will notify Underwriters and, at the sole discretion of Underwriters, any outstanding quotations may be modified or withdrawn.**

Applicant Name: \_\_\_\_\_ Applicant Title: \_\_\_\_\_

Applicant Signature: \_\_\_\_\_ Date: \_\_\_\_\_

#### FRAUD WARNINGS

**GENERAL:** Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act. **(Applicable in all states other than those listed below. If you are located in one of these states, please take time to review the appropriate warning prior to submitting your application.)**

**ALABAMA:** Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or who knowingly presents false information in an application for insurance is guilty of a crime and may be subject to restitution, fines, or confinement in prison, or any combination thereof.

**ARIZONA:** For your protection Arizona law requires the following statement to appear on this form: Any person who knowingly presents a false or fraudulent claim for payment of a loss is subject to criminal and civil penalties.

**ARKANSAS:** Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

**CALIFORNIA:** For your protection, California law requires the following to appear on this form: Any person who knowingly presents a false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

**COLORADO:** It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance, and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

**DISTRICT OF COLUMBIA:** WARNING: It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.

**FLORIDA:** Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

**IDAHO:** Any person who knowingly, and with intent to defraud or deceive any insurance company, files a statement of claim containing any false, incomplete, or misleading information is guilty of a felony.

**KENTUCKY:** Any person who knowingly and with intent to defraud any insurance company or other person files a statement of claim containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime.

**LOUISIANA:** Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

**MAINE:** It is a crime to knowingly provide false, incomplete, or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines, or a denial of insurance benefits.

**MARYLAND:** Any person who knowingly and willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly and willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

**NEW JERSEY:** Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

**NEW MEXICO:** ANY PERSON WHO KNOWINGLY PRESENTS A FALSE OR FRAUDULENT CLAIM FOR PAYMENT OF A LOSS OR BENEFIT OR KNOWINGLY PRESENTS FALSE INFORMATION IN AN APPLICATION FOR INSURANCE IS GUILTY OF A CRIME AND MAY BE SUBJECT TO CIVIL FINES AND CRIMINAL PENALTIES.

**NEW YORK:** Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

**OHIO:** Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

**OKLAHOMA:** WARNING: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete, or misleading information is guilty of a felony.

**OREGON:** Any person who knowingly and with intent to defraud or solicit another to defraud an insurer: (1) by submitting an application, or (2) by filing a claim containing a false statement as to any material fact thereto, may be committing a fraudulent insurance act, which may be a crime and may subject the person to criminal and civil penalties.

**PENNSYLVANIA:** Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent act, which is a crime and subjects such person to criminal and civil penalties.

**RHODE ISLAND:** Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

**TENNESSEE:** It is a crime to knowingly provide false, incomplete, or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.

**VERMONT:** Any person who knowingly presents a false statement in an application for insurance may be guilty of a criminal offense and subject to penalties under state law.

**VIRGINIA:** It is a crime to knowingly provide false, incomplete, or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.

**WASHINGTON:** It is a crime to knowingly provide false, incomplete, or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines, or denial of insurance benefits.

**WEST VIRGINIA:** Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.