



Innovative Insurance Solutions  
for PACT Members

Passionate about the arts.

Better at insurance.

Toronto  
Vancouver  
Montreal  
Los Angeles  
New York

[frontrowinsurance.com](http://frontrowinsurance.com)

## pactONE

pactONE has its roots in our trusted actONE™ insurance program which now has 20 successful years of alleviating the distinct risks of theatre and performing arts professionals.

pactONE provides PACT members with enhanced protection for a lower cost. We love our PACT member friends!

Because blanketed coverage means no gaps, we insure your day-to-day risks - your productions, theatre operations, space rentals, volunteers, employees, office, fundraising, employees, actors & performers and volunteers. Your production and operational coverage is brought seamlessly together for the most complete insurance coverage available in Canada (dare we say, the World).

We have created and curated the best insurance protection available for PACT members.

## We get it.

We are very proud of the work we do in the arts & culture community and we are excited to share our experiences. Our good judgement and our depth of knowledge is valuable because we can help you make decisions that are right for you and that will protect your organization and your great people.

Theatre, dance, opera and performing arts are what we insure. No other brokerage works with as many arts organizations as we do.

Our clients include PACT members clients include Bard on the Beach, Factory Theatre, Theatre Passe Muraille, Prairie Theatre Exchange, Theatre Calgary, Canadian Stage Company, Soupepper, Manitoba Theatre for Young People and Shaw Festival, as well as many other great arts organizations like the Canadian Opera Company, Opera Atelier and Ballet Jorgen.

## Passionate about the arts. Better at insurance.

We love questions so please feel free to ask lots of them. We want you to understand your coverage and to feel secure knowing that we have worked collaboratively to develop an insurance program that works for you.

## What's covered?

### Theatrical Property

This is where we insure all of the property that you own, rent, borrow or that you are responsible to insure and we include:

- Theatres, workshops, offices
- Props, sets, scenery, costumes, lighting, sound and other technical equipment
- Backstage property, office equipment, computers, furniture and the improvements you make to a rented space

### Personal Property: Actors, Performers, Employees & Volunteers

Designed to pay to replace the property of an actor, performer, employee or volunteer while at a theatre, rehearsal space or other space occupied by your organization.

This unique part of pactONE will ensure you have insurance coverage should their personal property be damaged, lost or stolen.

### Performance Disruption + Extra Expense

Our coverage is specially designed to protect you financially when unexpected circumstances which are beyond your control result in the interruption, postponement, cancellation or impairment of your performances.

We will pay your loss of Income and continuing expenses, including refunds of pre-paid tickets and other set-up charges or expenses; additional expenses you incur to continue your performances, including relocation of venue, renting temporary equipment, or additional costs to expedite repairs of your property or production elements.

### Loss of Income + Extra Expense

Because you may have other sources of revenue like food, beverage and rentals, we have included insurance coverage that will provide financial protection when these revenue streams are interrupted after your space or property has been damaged and can't be used.

## Catastrophe Accident Indemnity

This unique coverage will pay for loss due to the delay, interruption, postponement or cancellation of performances which are the result of:

- Injury, sickness, permanent total disability or death of at least one-third of the members of your cast;
- Severe weather conditions;
- Mechanical breakdown of vehicles or other conveyances used for transportation to or from the performances.

## Crime Insurance

Here we include insurance for employee & volunteer dishonesty, theft of money, frauds related to cheques, credit cards and money transfers. We also make available insurance for phishing frauds which result in the transfer of money to fraudsters.

## Theatrical Liability: Bodily Injury & Property Damage Liability

The pactONE liability insurance will pay your legal defence costs plus any judgments or settlements relating to a claim made by any person, including a patron, volunteer, performer or an employee, who alleges that your organization is responsible for their bodily injury or for damage to their property.

We insure your theatre operations, touring and your fundraising events. The coverage includes claims made against employees, freelance staff and volunteers.

Under the liability coverage we also have insurance for administrative claims related to an employee health plan.

## Abuse Liability

When teaching young people, working with young actors or in community outreach programs your organization can face risks for allegations of sexual, emotional or physical abuse. We know it's not a nice subject to speak about, but the actions of employees, contracted teachers & creative staff, performers, and volunteers expose you to potential liability. pactONE includes coverage for your legal defence, the payment of judgements or settlements, plus additional coverage for the victims of abuse.

## Theatrical Venue & Tenant Liability

For spaces that you don't own, we will pay the costs related to repairing damage to a leased, rented or borrowed venue or rehearsal space.

## Non-Owned Automobile Liability + Physical Damage to Rental Vehicles

When vehicles that you don't own are used for your operations, you face potential liability if there is an accident which results in bodily injury or property damage. This can include employees & volunteer vehicles as well as rental vehicles. We will pay your defence costs plus any judgments or settlements as well as for damage to a rented vehicle.

## PACT Bond

An innovation that was proudly created by us. A PACT bond is the most cash-flow friendly way for you to post your security with the Canadian Actors Equity Association. Easily accessed through an on-line portal, your bond will be approved quickly and electronically filed with Equity. No hassles and you get to use that money to make great theatre!

## Management Liability

This coverage is designed to insure corporate liability and the personal liability of your volunteer directors, corporate officers which comes from their involvement in the management of the company. Claims can be brought by employees, government agencies & funders, sponsors, patrons and volunteers.

We provide insurance 5 risk exposures that we provide under a pactONE management Liability Insurance program.

- Directors & Officers Liability for claims related to the financial management of your organization and for the personal statutory liability imposed under numerous provincial and federal laws.
- Organizational Liability for the insured entity, corporation or society.
- Employment Practices Liability for employed-related claims such as discrimination, wrongful termination, failing to hire or promote, workplace harassment including sexual & emotional harassment such as bullying. Plus, we provide coverage for claims brought by the actors, performers and creative staff who you engage under contract.

- Third Party Liability Acts which provides the same scope of coverage as the employment practices liability coverage but for claims which are brought by people who are not employees such as patrons or volunteers.
- Fiduciary Liability which is important for an organization that maintains or manages a retirement savings program or pension plan on for its employees.

## Privacy & Data Breach

Increases in security computer breaches are creating added risk for companies for the data that is retained on network servers. Unauthorized access to systems and the breach of private personal information about employees, box office records, contractors, students and their parents can result in significant notification expenses and the risk of additional liability from individuals who suffer financial harm through identity-theft and other illicit use of their personal information.

## Copyright and Intellectual Property Infringement

When commissioning new works, using copyright-protected material such as plays or music you can face claims by the owners of such works.

It is important to understand the limitations and statutory requirements when using such works. We recommend reviewing your activities with a media lawyer to ensure you have a good understand your risks and that you are managing with in alignment with federal copyright laws.

We have a number of insurance solutions which will pay for legal defence costs, judgments and settlements for claims which come from copyright or intellectual property infringement.

## simple. sophisticated.

pactONE™ is loaded with sophisticated insurance coverage. Because we are the experts for insurance in theatre and performing arts we will help you make good decisions so you can manage & protect your organization from the risks you face.

We will customize any element of your program to specifically address the unique risks of your project or organization.

Thank you. We are excited about having the opportunity to work with you!