

# Insurance for Djs, Musicians and Those in the Entertainment Industry

DJ Insurance - specialists for musicians insurance and entertainment insurance

Have you ever thought what would happen to your business if an accident or theft occurred, or if you were injured or sick?

People rely on you for your DJ work, music and entertainment and you rely on your equipment and your reputation for your livelihood. That's why it's so important to ensure you are adequately covered, with appropriate and specialised DJ insurance, entertainment insurance and musicians insurance.

When it comes to insurance, we know that Australians and Australian businesses – including DJs, musicians, and entertainers – particularly those without a broker, struggle with the sometimes difficult area of insurance. For example:

- Studies have shown that Australia is one of the most underinsured nations in the western world.
- Research indicates that small businesses are often not adequately covered by appropriate insurance, leaving them vulnerable to unforeseen circumstances. Which is why most small businesses won't recover from a major loss or incident. In fact, research shows that around 70% of small businesses don't recover after a significant incident.

The Managing Director of DJ Insurance Services, a company that specialises in insurance for musicians and those in the entertainment industry, says that at the very least your equipment should be covered against theft, loss or other damage.

"If you earn an income from your activities, then you should also consider having liability insurance in case you get sued," Phill says.

"Insurance isn't just about protecting your business, it's about peace of mind. Entertainment insurance and musicians insurance will allow you to get on with your job, knowing that you and your business are covered if something does go wrong."

Entertainment insurance and musicians insurance considerations:

- Property insurance is a must to ensure your equipment – such as microphones, speakers, computers and other equipment is covered from accidents, thefts or damage.
- If you rely on a vehicle to get you to and from your gigs, motor vehicle insurance is vital.
- As an entertainer, musician or DJ, your job means you have close contact with the public, which is why public and products liability insurance is worth considering.
- While your equipment and vehicles are vital, so too is your health. Quite often, you are the business, so an extended sickness or injury can leave you without revenue while the bills keep coming in. That's why income and personal accident protection is an excellent option for those in the entertainment industry.

Most importantly, if you're looking for insurance or want to make sure you're not paying too much for coverage, seek out the services of a business that specialises in entertainment insurance and musicians insurance. A business like DJ Insurance Services understands the business and the risks and can help make sure you and your business are covered and not paying too much.

About DJ Insurance

DJ Insurance Services is an Australian owned and operated insurance brokerage. Our boutique firm specialises in providing solutions for musicians insurance and entertainment insurance, at an incredibly low rate.

DJ Insurance Services provides a range of insurance products, including public and products liability insurance, property insurance, personal accident and income protection insurance, and insurance for vehicles (including trailers). We can also help with other types of insurance options, such as travel insurance, workers' compensation, management liability and many other products.

## Contacts

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