

What types of insurance do event freelancers need?

Create Insurance are delighted to be a new partner of the Connekt platform, and by way of introduction we thought it would be a good idea to first of all run-through all the insurance options available to event freelancers.

If you have any questions at all about your insurance needs, you can email us directly at hello@createinsurance.co.uk or call 03300 582 882.

Who we are

Create Insurance provides specialist insurance cover to creative freelancers and small businesses – including those working in the events industry.

Whether you need an annual policy or just short-term cover for a particular event, with Create Insurance you can get a quote online in minutes for instant cover tailored to you – visit our website now for a free quote: [Insurance for Event Freelancers](#).

Different types of insurance available to event freelancers

Whatever your role – whether you're a freelance event organiser or producer, a sound engineer, or you work in event design, publicity or anything else – getting the right level of cover at the right price is important.

Below we explain all the relevant insurance types available to event freelancers, giving you the information you need to choose the right cover for your needs.

Professional Indemnity Insurance

This is an important consideration for all freelancers and businesses that offer professional advice or services to other businesses. If your advice or services causes a financial loss to your client, your professional indemnity policy can cover any legal expenses, court fees and compensation costs that may arise, subject to the terms and conditions of your policy.

Professional indemnity cover can be purchased as a stand-alone policy, or as part of a combined policy with other cover types.

Learn more about [Professional Indemnity Insurance](#).

Public Liability Insurance

This is another form of insurance that should be a serious consideration for any freelancer or business that provide services at different locations.

Public liability insurance covers you if you injure someone, or cause damage to any third party property, in the course of your work. All it can take is an event delegate tripping over a loose wire for you to be facing costly legal proceedings.

As accidents can and, unfortunately, do happen, public liability insurance can provide peace of mind that you are financially covered for any damage or injury you may accidentally cause.

Learn more about [Public Liability Insurance](#).

Employers' Liability Insurance

This is only applicable to small businesses operating in the events industry, and is a legal requirement for any business that has employees.

Even if your business only has one employee, you must have a minimum of at least £5 million cover – or risk a fine of £2,500 for every day you don't have the cover in place while employing someone.

Employers' Liability Insurance makes sure that there is adequate cover in place if something were to happen to your employee(s) during the course of their work e.g. if they fall from a lighting rig and injure themselves, your insurance will cover the cost of compensation claims – which could include medical fees, rehabilitation costs and loss of earnings.

For small businesses that regularly use casual workers or contractors, there can be some confusion regarding whether Employers' Liability Insurance is applicable, so it is always a good idea to seek advice before making a decision to make sure your business is protected.

Learn more about [Employers' Liability Insurance](#).

Equipment Insurance

For many freelancers, their equipment is their livelihood - so any loss or damage to it can be extremely disruptive and costly.

If you use any form of professional equipment for your role – including cameras, sound equipment, laptops, tablets, lighting equipment and anything else you need to do your job – you may want to consider taking out insurance to cover it.

We offer equipment cover up to £50k, so you can be sure that you won't be out of pocket or unable to work if your equipment was lost, stolen or damaged.

Learn more about [Equipment Insurance](#).

If you have any questions about your insurance needs, or if you need any further information regarding the types of insurance available to event freelancers, please contact us on hello@createinsurance.co.uk or visit our [Connektd profile page](#).