



INSURANCE
GUIDE
2019

MEMBERS' INSURANCE HANDBOOK 2019

A members' guide to insurance services provided by Equity

APRIL 2019

As a benefit of membership, Equity has arranged a comprehensive package of insurance covers. Administered and developed by First Act Insurance the covers listed below are in place subject to eligibility. For the purposes of the public liability, accident and backstage covers the following main membership definition applies:

Standard Member Definition:

A member of Equity who is in benefit in accordance with the rules of Equity who is not a student member, who is a permanent resident of England, Scotland, Wales, Northern Ireland, the Isle of Man, the Channel Islands and Gibraltar or any overseas artist visiting the United Kingdom to whom Equity has granted membership of Equity.

There are also policy definitions for student members, fire performers, stunt performers, stage hypnotists, enhanced members, dancers and physical artists, found in their respective sections within the policy wordings.

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Introduction

A KEY benefit of being an Equity member is the insurance that comes with it. Working in the entertainment industry can be uncertain and it is vital that you have peace of mind, knowing that should anything go wrong you have Equity behind you and automatic insurance to rely on. This booklet sets out a summary of a comprehensive package of insurances covering public liability, personal accident, special cover for dancers, physical artists, stunt artists, backstage cover and insurance against an inspection of your books by HMRC. *Note: Please see each section below for details of which covers are automatic and which require registration/purchase.*

New from 2018, is the Equity members' professional property cover. Designed as an extension to the backstage cover, members can insure up to £25,000 of equipment, props, costumes, instruments, tools/rigging and portable computers anytime, anywhere in the world. To apply for an immediate quote and cover visit www.firstactinsurance.co.uk. Annual premiums start from £56.

For full details of the policy cover terms and conditions, please refer to the policy wordings, which are available via the Equity website and www.firstactinsurance.co.uk.

Key features of the covers provided include:

- £150 a week and/or £20,000 worldwide accident cover following temporary or permanent disability/

loss of life which occurs on the way to or at work.

- £500 personal effects cover (including items used in connection with a performance).
- £10,000,000 worldwide public liability insurance.
- Public liability cover available for fire performers and hypnotists.
- £2,000,000 public liability cover for Equity student members.
- Specialist covers for physical performers and stunt performers.
- Professional property cover for members' equipment, instruments, costumes, props and portable computers.

You should read this booklet to check your eligibility and the terms and conditions of cover. Instant cover is available at www.firstactinsurance.co.uk to extend your Equity personal accident cover from work-only accidents to accidents that occur any time, 24 hours a day for just £5.29 a year. Members can also buy additional accident cover from £15 a year, dancers and physical artist MRI cover, stunt performers accident cover and fire performers public liability insurance.

If you have any doubts about your eligibility for these insurances, whether your activities are covered or any other query about the policies described, please contact First Act on mail@firstact.co.uk or tel 020 8686 5050 or visit www.firstactinsurance.co.uk

The information contained is accurate at the time of printing but may be amended at any time.

General Condition of Cover

It is a condition of the covers provided that you remain a member of Equity and that you did not provide any untrue, inaccurate or incomplete information to Equity, which if provided would have resulted in you being declined for membership. Please refer to the Equity website and www.firstactinsurance.co.uk for full details of the policy terms and conditions.

General Pre-contract Disclosure

Hiscox Underwriting Ltd is the sole insurer of all the available products other than the Abbey Tax cover. Hencilla Canworth Ltd receives a commission from the insurer for arranging these covers. In sourcing and placing these policies, collecting premiums and settling the accident and backstage claims Hencilla Canworth Ltd acts as the agent of Hiscox Underwriting Ltd.

Complaints

If you wish to register a complaint, please contact us in writing to the Chief Executive, Hencilla Canworth Limited, Simpson House, 6 Cherry Orchard Road, Croydon CR9 6AZ, or by phone on 020 8686 5050. When dealing with your complaint, we will follow our complaint handling procedures; a summary of these procedures is available on request. If you are still not satisfied, you may be entitled to refer the matter to the Financial Ombudsman Service (FOS). For further information you can visit the FOS website www.financial-ombudsman.org.uk.

Privacy

Details of our Privacy Notice can be found at https://www.hencilla.co.uk/Documents/HC_Privacy_Notice.pdf

First Act and Hencilla

First Act Insurance, is a trading name of Hencilla Canworth Limited, is authorised and regulated by the Financial Conduct Authority under reference 226263

If you require any further information please contact First Act Insurance:

tel 020 8686 5050

fax 020 8686 5559

e-mail mail@firstact.co.uk

first act



**CHRISTINE PAYNE,
GENERAL SECRETARY**



PUBLIC LIABILITY INSURANCE

Standard Members' Cover

Eligibility and Demands and Needs

THIS policy is a benefit of membership and meets the requirements of qualifying Equity standard members that wish to protect against the financial consequences of legal liability claims arising out of your activities as an artist subject to the policy terms and conditions. Cover is automatic with no registration required. Provided by Equity and arranged by First Act with insurers Hiscox, this cover is designed for standard members of Equity who are artists as defined below, who perform as individuals or in collaboration with other standard members. Teachers of performing arts, models, choreographers, theatre designers, stage managers and theatre directors are also covered. You can download your individual PLI certificate from the Equity website. If you are organising a production then you will probably require additional cover. If you are employed in a production then insurance will be the responsibility of the production company. Those members employing others (even freelance engagements) will require Employers' Liability insurance and additional public liability insurance. First Act Insurance is happy to discuss your circumstances and arrange any necessary additional insurance covers required. Students members are excluded under the standard members' cover as they have their own public liability policy. Stage hypnotism and the use of fire and pyrotechnics are also excluded although cover is available under their sections.

QUESTIONS AND ANSWERS

What type of incident is covered?

This policy will cover the financial consequences of legal liability claims against you for bodily injury and/or property damage to any person not your employee, arising from your activities as an "Artist" as defined below and no other professional business employment or activity.

What is the duration of this cover?

The policy runs annually from 1 October.

Definition of "Artist"

Artist is defined as follows; any individual person or their personal service limited company where that person is the sole director and employee who:

- a. exercises professional skill in the provision of entertainment; or
- b. is a face or body painter including the use of glitter and temporary tattoos that can be removed the same day by soap and water; or
- c. exercises professional skill in carrying out their duty of stage manager, choreographer, theatre designer or theatre director in the provision of entertainment and corporate events; or
- d. is a teacher or voice coach engaged in the teaching of performing arts; or
- e. exercises professional skill in modelling; or
- f. exercises performance related skill in the provision of role playing, commentary, presentation and voice over to the commercial sector.

If I perform under my own Limited company and am the only director and employee, will the policy cover my Limited company?

Yes. The policy covers your Limited company in the event that legal liability should arise from your activities as an artist provided that you are the only employee and director.

Are there any conditions?

Yes. You must take all reasonable precautions to prevent a loss. You must remain a member of Equity. You must notify insurers immediately and in any event within 7 days of any claim or suspected claim.

You must not admit liability. Please also refer to the policy wording.

What is the limit of indemnity?

This is set at £10,000,000 and is in respect of all claims arising from any one occurrence. Claims involving products or pollution are limited to £10,000,000 during the period of insurance.

Are any deductions made in the event of a claim?

No, there are no deductions and no excess on any claim.

Are payments made on incidents occurring outside of the UK?

Yes. Policy cover includes any country where you are temporarily engaged in work, provided you are normally resident in the UK or Gibraltar. The policy will however exclude any claim first brought in the USA with the applicable courts being those of the UK/EU.

Am I entitled to claim if I sustain more than one incident in a year?

Yes. The number of claims payable in any single policy year is unlimited.

If I am organising a production, show or the like, do I need to purchase additional public liability cover?

Yes. You may also require Employers' Liability cover. Additional cover can be obtained from First Act at www.showtimeinsurance.co.uk.

What is not covered?

The following are excluded from the policy cover:

- > Damage to property, which belongs to you or is in your care, custody or control;
- > liability arising from ownership, possession or use of any aircraft, aerial device, hovercraft, watercraft or any mechanically propelled vehicle which is not a tool of trade and does not require its own insurance by law;
- > comedy cars are insured except where motor insurance is required by law or they involve the use of fire and/or pyrotechnics;
- > bodily injury to any employee;

- > pollution or contamination other than where sudden and unforeseen. Any pollution in the USA;
- > transmission of a computer virus;
- > designs, plans, specifications, formulae, directions or advice prepared or given by you other than claims brought against you for bodily injury or property damage as a direct result of concept design;
- > the costs of repairing, reconditioning or replacing any product or any of its parts;
- > any of your products relating to aircraft, including missiles or spacecraft, and any ground support or control equipment used in connection with such products;
- > any of your products installed in aircraft, including missiles or spacecraft, or used in connection with such craft, or for tooling used in their manufacture including ground-handling tools and equipment, training aids, instruction manuals, blueprints, engineering or other data, advice and services and labour relating to such craft or your products;
- > the failure of your products or services to perform the function for which they were intended;
- > deliberate or reckless acts;
- > contractual liability which is greater than what would have existed without the contract;
- > computer date recognition;
- > war terrorism and nuclear risks;
- > claims arising from asbestos;
- > abuse or molestation;
- > the use of pyrotechnics, explosives or any special effect involving fire or explosion, other than the use of flash cotton, flash tape and flash paper;
- > your activities as an artist when under the direction, supervision or instruction of a production company. This does not apply to standard members engaged in the opening or closing parade of a circus;
- > hypnotism, hypnotherapy and the like;
- > liability incurred by you to any other artist or student member performing with you;
- > bodily injury or property damage arising from your activities involving henna or permanent and semi-permanent tattoos;
- > fines or penalties.

Am I covered if I live overseas?

Overseas members are covered while performing in the United Kingdom. Terms and conditions →

are as described above.

Are there any conditions?

Yes. You must take reasonable care to prevent a loss. Claims or possible claims must be reported to Insurers in writing immediately. Under no circumstances should you admit liability after an incident.

Will I automatically receive a certificate?

Yes, you will get a certificate with your Equity membership card. A certificate is also available from Equity online at www.equity.org.uk. The full policy wording is posted on the Equity website.

What is the duration of the Cover?

The policy runs annually from 1 October and is automatically renewed.

How do I make a claim?

Please contact First Act Insurance immediately — contact details can be found at the foot of page 4. Please note that late notification can lead to claims being repudiated. Under no circumstances should you admit liability following an incident.

PUBLIC LIABILITY INSURANCE

Fire Performers

Eligibility and Demands and Needs

THIS policy is available via www.firstactinsurance.co.uk and meets the requirements of qualifying Equity members that wish to protect against the financial consequences of legal liability claims arising from fire performing activities subject to the policy terms and conditions.

Cover is designed for standard members of Equity who perform individually as fire performers or in collaboration with other artists.

If you are employed in a production then insurance will be the responsibility of the Production company. Those employing others (even freelance engagements) will require Employers' Liability insurance and additional public liability insurance. First Act Insurance is happy to discuss your circumstances, advise accordingly and arrange any necessary additional insurance covers required.

Fire performers' public liability is now instantly available online at: www.firstactinsurance.co.uk

This is a summary only, please refer to the policy for full details.

QUESTIONS AND ANSWERS

Who is eligible to apply for cover?

Standard members (see definition on page 2) over 18 years of age, resident in the UK, the Isle of Man and the Channel Islands with 2 years' fire performing experience or 6 professional paid fire performing contracts in the past 12 months.

What is the cost of cover and how do I apply?

The basic cover starts at £68.00 including insurance premium tax for annual cover and £5 administration charge. Equity subsidises this premium by £26.50 so you are required to pay £41.50. You apply for cover at www.firstactinsurance.co.uk

What is covered?

This policy will cover the financial consequences of legal liability claims against you for bodily injury and/or property damage to any person not your employee, arising from your fire performing activities as defined below:

Fire performing activities

Body burning, fire clubs, fire eating, fire poi, fire staff, fire swinging, fire breathing, fire devil sticks, angle grinding, fire fakir, dove pan, fire fingers, fire fan, fire sword and poles, fire skipping ropes, fire hula hoop, fire whip, fire sculpture, fire diablo, fire rope, banner burning, firework staff, fire batons, fire umbrella, fire spinning, fire book, fire knives, fire nipple tassles.

The cover excludes liability to any other artist performing with you, regardless of whether or not they are a member of Equity.

Are there any conditions?

Yes. You must take all reasonable precautions to prevent a loss. You must remain a member of Equity. You must notify insurers immediately and in any event within 7 days of any claim or suspected claim. You must not admit liability. Please also refer to the policy wording for full details.

Are there any special conditions?

Yes. You must maintain your Equity membership and:

- > the area of performance or activity must be cleared of combustible materials for a distance of 3 metres in all directions; and
- > a 3-metre radius from the point of the flame must be cleared of combustible materials. Where this is impracticable such combustible material will be covered with non-combustible blankets or screens; and
- > a minimum of one of the following fire extinguishers must be kept immediately adjacent to the area of performance or activity:
 - water extinguisher with a capacity of more than 8.2 litres; or
 - dry powder extinguisher with a weight of more than 1.2 kilograms; or
 - 2 litre foam extinguisher; or
 - any other fire extinguisher of an equivalent rating of a type suitable to the premises or combustible materials; and all of the above extinguishers shall be compliant with BS EN 3; and
- > a fire blanket complying with BS EN 1869 will be kept adjacent to the area of the performance or activity and immediately available for use; and
- > you should be competent in the use of fire extinguishers and fire blankets; and
- > fire or explosives will be lit as short a time possible before their use in the performance or activity and extinguished immediately after use in the performance or activity; and
- > explosives, flammable liquids or flammable substances will not be left unattended; and
- > the area of performance or activity must be inspected by you for any signs of combustion at the end of the performance or activity and again before vacating the premises in which the performance or activity has taken place; and
- > torches and other fire equipment material must be extinguished following the performance or activity and then stored in an airtight metal container or a suitable container and wrapped in wet towels; and
- > fire hoops must be extinguished following the performance or activity and wrapped in suitable fireproof material or wet towels; and
- > the amount of fuel taken to a performance must be restricted to the amount required for →

that performance alone and the fuel must be stored in a metal or plastic container with a capacity of no more than 5 litres; and

> all flash products must be stored in water within a sealed plastic bag and locked in a fireproof box when not in use.

What is the limit of indemnity?

There are options for £2m, 5m and £10m limit of indemnity.

Are any deductions made in the event of a claim?

Yes. You have to pay the first £500 in the event of property damage claims.

Are payments made on incidents occurring outside the UK?

Yes. The cover is worldwide excluding the USA or Canada where you are temporarily engaged in work, provided you are normally resident in the UK.

Am I entitled to claim if I sustain more than one incident in a year?

Yes. The number of claims payable in any single policy year is unlimited.

If I am organising a production, show or the like, do I need to purchase additional public liability cover?

Yes. You may also require Employers' Liability cover. Additional cover can be obtained from First Act, Tel 020 8686 5050.

What is not covered?

The exclusions are the same as the standard members public liability found on page 6/7 under What is not covered). Fire performing activities will be covered as defined above.

How do I make a claim?

Please contact First Act Insurance immediately — contact details can be found at the foot of page 3. Please note that late notification can lead to claims being repudiated. Under no circumstances should you admit liability following an incident.

PUBLIC LIABILITY INSURANCE

Student Members

Eligibility and Demands and Needs

THIS benefit of student membership meets the requirements of qualifying Equity Student members that wish to protect against the financial consequences of legal liability claims arising from insured activities subject to the policy terms and conditions.

Cover is automatic with no registration required.

This policy is designed for Equity student members performing in collaboration with other student members or standard Equity members (see definition on page 2) who participates in self-produced productions, rehearsals, profit share performances and occasional professional performances. This insurance is automatic and you do not have to apply. Please refer to the policy for full details of the terms and conditions.

QUESTIONS AND ANSWERS

What is covered?

This policy will cover the financial consequences of claims against you for bodily injury and/or property damage to any person not your employee, arising from your activities as a student member as defined below:

Student member — insured activities

An Equity student who participates in self-produced productions, rehearsals, profit share performances and occasional professional performances.

Are there any conditions?

Yes. You must take all reasonable precautions to prevent a loss. You must remain a student member of Equity. You must notify insurers immediately and in any event within 7 days of any claim or suspected claim. You must not admit liability. Please also refer to the policy wording.

What is the limit of indemnity?

This is set at £2,000,000 and is in respect of all claims arising from any one occurrence. Claims involving products or pollution are limited to £2,000,000 during the period of insurance.

Are any deductions made in the event of a claim?

No, there are no deductions and no excess on any claim.

Are payments made on incidents occurring outside of the UK?

Yes, cover is worldwide excluding the USA or Canada, provided you are normally resident in the UK, Isle of Man and the Channel Islands.

Am I entitled to claim if I sustain more than one incident in a year?

Yes. The number of claims payable in any single policy year is unlimited.

If I am organising a production, show or the like, do I need to purchase additional public liability cover?

Yes. You may also require Employers' Liability cover. Additional cover can be obtained from First Act.

What is not covered?

The exclusions are the same as standard members public liability on pages 6 and 7.

Are there any conditions?

Yes. You must take reasonable care to prevent a loss. Claims or possible claims must be reported to Insurers in writing immediately. Under no circumstances should you admit liability after an incident.

Will I automatically receive a certificate?

Yes, you will get a certificate with your Equity membership card. A certificate is also available from Equity online at www.equity.org.uk by logging into the site and clicking on the For Members drop down button. The full policy wording is posted on both the First Act and Equity websites.

What is the duration of the Cover?

The policy runs annually from 1 October and is automatically renewed.

How do I make a claim?

Please contact First Act Insurance immediately — contact details can be found at the foot of page 4. Please note that late notification can lead to claims being repudiated. Under no circumstances should you admit liability following an incident.

PUBLIC LIABILITY INSURANCE

Stage Hypnotists

Eligibility and Demands and Needs

THIS policy meets the requirements of qualifying standard members of Equity that wish to protect against the financial consequences of legal liability claims arising out of their activities as a stage hypnotist subject to the policy terms and conditions.

Cover is not automatic and you have to apply for cover and pay the required premium.

QUESTIONS AND ANSWERS

I am a stage hypnotist, am I covered by the standard members' (see definition on page 2) public liability insurance?

No. You are excluded under the standard members' public liability insurance.

Is it possible to obtain public liability cover?

Yes. Public liability cover is available once you have registered under the Equity Register of Stage Hypnotists.

PERSONAL ACCIDENT

Personal Accident Insurance - Standard Members

Eligibility and Demands and Needs

THIS benefit meets the requirements of qualifying standard members of Equity that wish to protect against temporary/permanent disability or death arising from an insured accident whilst performing as an artist or where you are rehearsing, practising, auditioning or training in connection with a contract of employment and travelling to and from the location of the above.

Cover is automatic with no registration required.

Equity insures most of its standard members against accidental bodily injury while performing as an artist (see definition below) including commuting to and from home.

An artist is defined as follows:

Any individual person or their personal service limited company where that person is the sole director and employee who:

- a. exercises professional skill in the provision of entertainment; or
- b. is a face or body painter including the use of glitter and temporary tattoos that can be removed the same day by soap and water; or
- c. exercises professional skill in carrying out their duty of stage manager, choreographer, theatre designer or theatre director in the provision of entertainment and corporate events; or
- d. is a teacher or voice coach engaged in the teaching of performing arts; or
- e. exercises professional skill in modeling; or
- f. exercises performance related skill in the provision of role playing, commentary, presentation and voice over to the commercial sector.

All standard members of Equity are covered, with the exception of student members and stunt performers. Stunt performers can access their own accident insurance scheme—please see details on page 16. Reduced benefits apply to those aged under 18 years of age who are in full-time education. Standard members over 80 years receive full benefits apart from the lower sum of £5,000 following death or permanent total disablement. This is a summary only; please refer to the policy for full details.

QUESTIONS AND ANSWERS

What type of incident is covered?

This policy pays specified benefits following accidental bodily injury which occurs while you are performing as an artist or travelling to and from your place of work, rehearsal, practice, audition or training.

Is there an excess or deductible?

The first 14 days are excluded under the temporary disability section of the policy.

Are payments made on incidents occurring outside of the UK?

Yes. The policy covers incidents occurring worldwide (other than any country where the Foreign and Commonwealth Office advises against travel) provided that you are usually resident in the UK, Isle of Man and the Channel Islands.

What is covered?

The policy pays the following benefits in the event of an accident covered by the policy:

- > loss of life — £20,000;
- > loss of one or more limbs — £20,000;
- > permanent total disablement — £20,000;
- > facial disfigurement — up to £5,000;
- > temporary total disablement — £150 per week payable for up to 52 weeks excluding the first 2 weeks;
- > medical expenses — up to £6,625;
- > coma benefit — £50 per day to a max 52 weeks;
- > hospital benefit — £50 per day to a max 52 weeks;
- > disability assistance — up to £20,000;
- > funeral benefit — £10,000;
- > dental benefit — £500;
- > optical benefit — £500;

If you are under 18 and in full-time education the amount for Loss of Life will be restricted to £2,000. Standard members who have joined Equity under the category of model are insured for disfigurement cover to £10,000 on a 24-hour basis. Hand models will be insured for hand disfigurement.

Are there any conditions?

Yes. You must take reasonable care to prevent a loss. Claims must be reported as soon as possible and within three months of the incident date.

What is not covered?

Injury arising from or contributed by:

- > any aerial activity (other than as an acrobat) such as hang-gliding, parachuting, paragliding, kite surfing, bungee jumping and the like;
- > involvement in the armed forces/services;
- > emotional or psychiatric conditions;
- > the use of un-prescribed drugs;
- > self-harm and suicide;



- > any criminal act;
 - > HIV or Aids;
 - > any physical or mental defect, infirmity or medical condition known to you at inception of this policy unless the condition has been without need of medical advice or treatment during the past 24 months;
 - > pregnancy or child-birth;
 - > illness or disease other than illness arising from accidental bodily injury;
 - > any business or commercial activity other than as an artist;
 - > visits to countries against the advice of the Foreign Office or Department of Health;
 - > temporary total disablement when you are not in paid employment other than auditioning, rehearsing, practising or training in connection with a contract of employment;
 - > the first 14 days of temporary disability.
- The following are excluded unless undertaken while performing as an artist:
- > mountaineering, rock climbing or pot-holing;
 - > riding or driving in any kind of race or endurance test;
 - > combat sports or martial arts;
 - > flying other than as a passenger on a commercial airline.

How do I make a claim?

Please contact First Act Insurance as soon as possible — contact details can be found at the foot of page 4. Please note that late notification can lead to claims being repudiated.

Is additional cover available?

Yes. Full details are available at www.firstactinsurance.co.uk

PERSONAL ACCIDENT

Personal Accident Insurance - Enhanced Members and Additional Cover

Standard members 24 hours cover extension

Eligibility and Demands and Needs

THIS benefit meets the requirements of qualifying Equity standard members that wish to protect against temporary/permanent disability or death arising from an insured accident at anytime subject to the terms and conditions of this policy.

For just £5.29 a year standard members of Equity can instantly extend their Equity personal accident cover from work related accidents only to applying at anytime — www.firstactinsurance.co.uk. This cover is an extension of the standard members personal accident cover and the same terms and conditions apply.

QUESTIONS AND ANSWERS

Who is eligible for cover?

Any standard member of Equity resident in the UK, Channel Islands and Isle of Man under 75 years who is not a student member or stunt performer.

What are the benefits if I do have an accident at any time?

The policy pays the following benefits in the event of an accident covered by the policy:

- > loss of life — £20,000;
- > loss of one or both eyes — £20,000;
- > loss of one or more limbs — £20,000;
- > permanent total disablement — £20,000;
- > facial disfigurement — up to £5,000;
- > temporary total disablement — £150 per week payable for up to 52 weeks excluding the first two weeks.

How do I register?

Visit www.firstactinsurance.co.uk for instant cover.

Is additional cover available?

Yes. First Act Insurance is able to provide you additional personal accident cover which is instantly available at www.firstactinsurance.co.uk. Once you have selected the £5.29, 24 hour extension, you can also purchase personal accident - additional cover. This benefit is paid in addition to the Enhanced members accident cover. Full details are available at www.firstactinsurance.co.uk

What do I get?

The maximum benefits available are as follows:

- > loss of Life/Permanent disablement £100,000;
- > temporary total disablement £1,000 per week (payable for a maximum 52 weeks excluding the first two week);
- > the maximum weekly benefit insured should not exceed 75% of your annual income over the last 12 months from your Equity related occupation;
- > the maximum weekly benefit paid will be the sum insured or 75% of your average weekly income received from the entertainment industry from the last 12 months whichever is the less. You

will only be covered if an accident arises during the specified occupation(s) (other than accidents that occur away from work) and you will only receive the benefit if the injury prevents you from doing all of the specified occupations.

NOTE

An Enhanced member is a standard member other than a stunt performer, over 18 years and under 75yrs, who has written evidence of either,

- a) employment as an artist within the past eight weeks, or
- b) future employment as an artist within the next eight weeks, who has registered for the 24 hour cover and paid the £5.29 annual premium.

PERSONAL ACCIDENT

Dancers and Physical Artists

Eligibility and Demands and Needs

THIS benefit meets the requirements of qualifying dancers and physical artists that wish to protect against the cost of a MRI and associated medical expenses (up to £1,000) following an Equity work related accident subject to the terms and conditions of this policy.

Cover has been devised to be an extra benefit for dancers and physical artists that run more risk of injury than other standard members and is an extension to standard members' personal accident cover with the same terms and conditions applying. Some injuries can only be fully assessed using costly scanning equipment not readily available on the NHS. To assist with a swift recovery this insurance policy makes provision for cover of up to £1,000 in respect of the cost of either an MRI (magnetic resonance imaging scan) or RIB (radio isotope bone scan) if appropriate and associated expenses following a work-related accident

Cover is not automatic but can be purchased for £12.88 either separately or in addition to the £5.29 24/7 accident cover extension at www.firstactinsurance.co.uk.

This is a summary only; please refer to the policy wording for details of the cover.

PERSONAL ACCIDENT

Stunt Artists

Eligibility and Demands and Needs

THIS benefit meets the requirements of qualifying Equity standard members that wish to protect against temporary/permanent disability or death arising from an insured accident whilst performing as a stunt performer.

Cover is not automatic and is available at www.firstactinsurance.co.uk.

For the purposes of this policy, stunt performer is defined as: an Equity standard member who is not a circus or variety performer and who is engaged to undertake stunt performing activities within film, television production or live events.

Stunt performing activities are defined as any hazardous activity performed as a stunt including but not restricted to martial arts, boxing, fighting, wrestling, trampolining, gymnastics, acrobatics, aerial activities including flying, parachuting, paragliding, driving or riding any mechanical vehicle, horse riding, rock climbing, swimming, sub aqua activities and any activity involving the use of fire.

You can choose between Option A (full 24 hour accident cover with a maximum benefit of £100,000 for loss of life/permanent disability and £1,000 per week for temporary total disablement) or Option B (occupation only cover with limited benefits) at a reduced premium. Full details of the cover options, premiums and terms and conditions are available via our website. www.firstactinsurance.co.uk

PERSONAL LOSS

Backstage Insurance

Eligibility and Demands and Needs

THIS benefit meets the requirements of qualifying Equity standard members that wish to protect against lost, damage or theft of personal items whilst undertaking or travelling for your activities as an artist.

All Equity standard members are insured for the Equity backstage cover with no registration required.

QUESTIONS AND ANSWERS

What type of incident is covered?

This policy covers loss or damage to personal items including those used in connection with a performance while undertaking your activities as an artist (see definition below) including travelling to and from your place of work.

Artist is defined as:

Any individual person or their personal service limited company where that person is the sole director and employee who:

- a. exercises professional skill in the provision of entertainment; or
- b. is a face or body painter including the use of glitter and temporary tattoos that can be removed the same day by soap and water; or
- c. exercises professional skill in carrying out their duty of stage manager, choreographer, theatre designer or theatre director in the provision of entertainment and corporate events; or
- d. is a teacher or voice coach engaged in the teaching of performing arts; or
- e. exercises professional skill in modeling; or
- f. exercises performance related skill in the provision of role playing, commentary, presentation and voice over to the commercial sector.

Is there an excess or deductible?

Yes, the policy excludes the first £10 of a claim and £100 in respect of valuables.

Are payments made on incidents occurring outside of the UK?

Yes. The policy covers incidents occurring worldwide provided that you are usually resident in the UK, the Isle of Man and the Channel Islands.

What are the benefits if I do have a loss insured by this policy?

The policy limit is £500 subject to a single article limit of £100. There is no single article limit for musical instruments. Valuables are limited to a maximum of £250.



What are the principal exclusions?

Loss or damage to the following are excluded:

- > money;
- > contact lenses and spectacles;
- > mobile phones;
- > any portable electronic equipment unless used directly in connection with a professional performance;
- > electrical mechanical breakdown;
- > wear and tear, inherent defect, rot, fungus, mould, vermin or any gradually operating cause;
- > theft from an unattended vehicle unless the item is out of sight in a locked compartment and entry is gained by forcible means;
- > cleaning or maintenance;
- > consequential loss;
- > terrorism, civil commotion in Northern Ireland, war and nuclear risks;
- > any item which is more specifically insured elsewhere.

How do I make a claim

Please contact First Act Insurance as soon as possible and in any event within three months. Please note that late notification can lead to claims being repudiated.

PERSONAL PROPERTY COVER

Cover for props, costumes, instruments and equipment

New for 2018

RECOGNISING the importance that props, costumes, instruments and equipment play in a members' profession, Equity has arranged with First Act and Hiscox an optional insurance scheme covering items up to £25,000 either in the UK/Europe or Worldwide.

Professional property cover is an extension of the accident and backstage cover and is available to all Equity standard members online at www.firstactinsurance.co.uk.

QUESTIONS AND ANSWERS**What type of incident is covered?**

This policy covers selected insured items against loss, damage or theft within the geographical limits selected.

What type of items can be insured

Cameras and ancillary equipment, PA, sound, lighting, and mechanical effects equipment, portable computer equipment, rigging equipment/tools, props, sets and costumes, musical instruments, instrument cases and flight cases and items used to play or tune musical instruments, make up and prosthetics.

Is there an excess or deductible?

Yes, the policy excludes the first £250 of a claim

Are payments made on incidents occurring outside of the UK?

Yes. The policy covers incidents occurring within the area you have selected either UK/Europe or worldwide provided that you are usually resident in the UK, the Isle of Man and the Channel Islands.

What are the benefits if I do have a loss insured by this policy?

The policy pays the limits that you select up to £25,000 subject to a single article limit of £2,500.

What are the principal exclusions?

Loss or damage to the following are excluded:

- > money;
- > contact lenses and spectacles;
- > mobile phones;
- > electrical mechanical breakdown;
- > wear and tear, inherent defect, rot, fungus, mould, vermin or any gradually operating cause;
- > theft from an unattended vehicle unless the item is out of sight in a locked compartment and entry is gained by forcible means;
- > cleaning or maintenance;
- > consequential loss;
- > terrorism, civil commotion in Northern Ireland, war and nuclear risks;
- > any item which is more specifically insured elsewhere.

How do I make a claim

Please contact First Act Insurance soon as possible and in any event within three months. Please note that late notification can lead to claims being repudiated.

How do I obtain cover?

Visit www.firstactinsurance.co.uk for instant cover.

TAX INVESTIGATION INSURANCE

HMRC Inspection Cover

Professional representation from an Abbey Tax consultant in the event of an HMRC enquiry

QUESTIONS AND ANSWERS:

Who qualifies and how much does it cost?

Members in benefit who have paid for the insurance are covered. It costs £70 for a sole trader; £85 for a limited company.

If I make a claim, what level of cover do I get?

There are two limits of liability. A limit of liability of £75,000 will apply to: Income and Corporation Tax full enquiries; Employer compliance (PAYE/P11D/NIC); Disputes; IR35 disputes; VAT disputes. A limit of liability of £2,500 will apply to: Aspect enquiries; Sch36 pre-dispute cover, which includes all compliance visits, interventions and business records checks.

Can I engage my own accountant if I am inspected?

No. Abbey Tax's consultants undertake the enquiry work. All the investigations specialists are ex-HMRC. If HMRC raises an enquiry, Abbey Tax obtains your authority to deal with it, gets such information that may be required from you and your accountant (if you have one) and responds to HMRC accordingly.

How do I apply?

Contact Abbey Tax on 0345 223 2727. Pay by card, direct debit or cheque. You can find out more at www.abbeytax.co.uk

PENSIONS

Your Equity Pension

THE Equity Pension Scheme (EPS) provides access to a market-leading pension product for all Equity members, regardless of their occupation. It is the ideal way to start or improve your personal pension arrangements.

If you are working under an Equity agreed contract you could get your employer to contribute to EPS.

Current qualifying contracts are issued by: BBC, ITV, PACT & TAC, SOLT, UK Theatre Commercial, UK Theatre Sub Rep, ITC, RSC, RNT, Disney Theatrical, plus a number of in-house arrangements.

QUESTIONS AND ANSWERS

What is the EPS?

The EPS is a Qualifying Workplace Pension Scheme, which is administered by First Act; the appointed insurance intermediaries to Equity and its members. The funds are managed by Aviva, the UK's largest pension provider. The EPS has access to over 280 investment funds catering for all attitudes to investment risk, including ethical and sustainable funds.

You have total flexibility. You contribute when you are working, and when you are not you can take a break. The EPS is penalty-free and currently has a single charge of 0.70 per cent per annum of the funds you have under management i.e. £0.70 for every £100 in your personal fund.

How do I make payments into the EPS?

You can make contributions in a number of ways:

- > You can make contributions related to your engagement only; this way you can pay in when you are working but freeze payments when you are not
- > You can make additional regular personal payments by direct debit on a monthly basis.
- > You can make additional single personal contributions online or by cheque.

How does the EPS work in theatre?

As an EPS member you benefit from a contribution paid by your employers, equal to a percentage of your engagement wage. To qualify, you agree to make a contribution from your weekly wage. The employer contribution is added to your salary and then deducted together with your personal contribution. The employer contributions are sent directly by the employer to AVIVA, for investment on your behalf. Once with Aviva, basic rate tax relief is added.

Which theatrical employers contribute to the EPS?

Most theatrical employers now contribute to the scheme.

> West End Managers (SOLT), Walt Disney (UK)

Theatrical and Shakespeare's Globe

Managers will contribute an amount equal to 5 per cent of your weekly rehearsal or performance →

wage up to a maximum of 5 per cent of 1.75 x the minimum performance wage. Two years' continual employment with the same Manager increases this to 7.5 per cent, 10 per cent after 5 years. You pay a 3 per cent personal contribution, rising to 3.75 per cent and 5 per cent.

> **Subsidised Repertory Theatres (UK Theatre)**

The manager will contribute an amount equal to 5 per cent of your weekly rehearsal or performance wage up to a maximum of 3 per cent of 1.5 x the appropriate middle-range salary level (MRS�). You pay 3 per cent personal contribution.

> **Commercial Theatre (UK Theatre)**

Managers contribute an amount equal to 5 per cent of your weekly rehearsal or performance wage. You pay 2.5 per cent personal contribution.

> **Independent Theatre Council (ITC)**

Managers contribute an amount equal to 5 per cent of your weekly rehearsal or performance wage. You pay 3 per cent personal contribution.

> **Royal National Theatre**

You have four options here. The RNT contribute an amount equal to 5 per cent of your weekly rehearsal or performance wage. You pay 3 per cent personal contribution **OR** the RNT contribute an amount equal to 5.5 per cent of your weekly rehearsal or performance wage. You pay 4.5 per cent personal contribution **OR** the RNT contribute an amount equal to 6 per cent of your weekly rehearsal or performance wage. You pay 6 per cent personal contribution **OR** the RNT contribute an amount equal to 7.5 per cent of your weekly rehearsal or performance wage. You pay 7.5 per cent personal contribution.

> **Royal Shakespeare Company**

The RSC contribute an amount equal to 5 per cent of your weekly rehearsal or performance wage. You pay 2.5 per cent personal contribution.

How does the EPS work in television?

Basically, the scheme works in the same way in television as it does in theatre, but your contribution will be based on either your episode fee or weekly fee, whichever basis brings you the most benefit. It is the responsibility of the Artist to notify the Producer prior to the engagement that they are a member of the EPS and to provide their pension membership number in

the space provided in the form of engagement.

Which TV and Film employers contribute to the EPS?

Most TV and film employers will contribute to the scheme.

> BBC Television and ITV companies will contribute an amount equal to 5 per cent of your engagement/episode fee or weekly fee. You pay 2.5 per cent personal contribution.

> PACT and TAC Independent TV Production companies will contribute an amount equal to 5 per cent subject to a maximum per engagement/weekly/episode fee. You pay 2.5 per cent personal contribution.

> Film companies will contribute an amount equal to 6 per cent of your fee, subject to a reviewable maximum per production. This is currently £261.00. You pay 3.0 per cent personal contribution subject to a current maximum of £130.50.

> BBC Radio will contribute an amount equal to 5 per cent of your engagement/weekly/episode fee. You pay 2.5 per cent personal contribution.

Details of the current minimum engagement fees/wages for your production company are available from Andrew Barker at First Act 020 8686 5050 or by email eps@firstact.co.uk

I've heard about Auto-Enrolment, what is it?

Legislation introduced in October 2012 requires all UK employers to establish a pension scheme for the workers they engage and if certain criteria are met, they have to enrol them in their in-house Pension scheme. You could potentially be auto-enrolled into one or more of these schemes if you are not an EPS Member. As mentioned above, the EPS is a Qualifying Workplace Pension Scheme and will accept contributions from all your prospective employers using the terms already covered, meaning that you will have just one pension arrangement rather than possibly having a separate scheme with each employer.

How can I join the EPS?

At www.firstact.co.uk, by email eps@firstact.co.uk or by telephone 020 8686 5050.



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