

# Insurance: Points to Ponder

by Ken Roberts



## Full Disclosure: Always the best policy!

While attending the National Conference for Outdoor Drama recently, it occurred to me that we in the theatre business are truly a wonderfully unique lot. The insurance companies that protect our theatres usually know and understand the unusual exposures that they might encounter when covering us, but in many instances, there may be risks that even the most astute underwriter wouldn't associate with theatre operations. As a result, it is imperative that we disclose *all* aspects of our operations to avoid any possibility that a claim could be denied because an uncommon exposure wasn't divulged to the insurance company.

Theatre insurance underwriters might expect to see claims related to ladders, stairs, ropes, construction tools, live animals and pyrotechnics, just to name a few. While they expect the varied and atypical aspects of our

operations, it is crucial that we make our agents and insurance companies aware of every single facet. Outdoor amphitheatres provide many examples of exposures that would be considered extraordinary to any underwriter who is accustomed to protecting indoor venues. For example, the average indoor theatre provides for parking that doesn't require GPS tracking to get to the front door, but many amphitheatres, which have seating for hundreds and even thousands more patrons, provide transportation from the parking lot for those needing assistance. That transportation might be in the form of a golf cart or a shuttle. Neither of those would automatically come to the mind of an underwriter, which makes it vital for us to make them aware of the exposure. Claims can be denied and policies can be non-renewed if a patron is injured falling

out of a golf cart that the underwriter didn't even know we had. Some outdoor theatres require a fair amount of maintenance equipment that is not typical to indoor venues, such as tractors, mowers and ATV's, all of which constitute additional liability exposures.

My point to all of this is that we should never wonder how to cover these kinds of exposures or even whether they are covered or not. Our job is to make sure that our agents and our insurance carriers are fully aware of everything it takes for us to do what we do, then let them get it covered properly. We can not afford to adopt a "don't ask, don't tell" policy when applying for our insurance if we expect every accident to be fully insured. Without a doubt, full disclosure will always be the best policy to ensure peace of mind when it comes to our theatres.

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