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Entertainment Mishaps - Is Your Home Covered?

By Elizabeth Newberry

If you're like many Americans, you like to provide some kind of entertainment at your home every now and then. Maybe you enjoy preparing big meals and throwing a dinner party once a week. Maybe you have a huge backyard deck or patio and are known for your summertime cook-outs. Whatever the entertainment is, there is one thing all forms of home entertainment have in common - there are guests on your property.

You need adequate homeowner's insurance.

Providing entertainment at your home for your family members and friends is supposed to be fun - and, it usually is. However, we know accidents can happen anywhere at anytime. One of your dining room chairs might have a wobbly leg, causing Great Aunt Alice to topple to the floor and fracture a hip. One of your deck planks may be loose, causing your neighbor, Bob, to trip, spilling hot dog chili all over his wife's new blouse and spraining his ankle. Having adequate homeowner's insurance will help you during these times of entertainment gone wrong.

Homeowner's insurance isn't usually required, unless you've borrowed money to pay for your home and your lender requires you to purchase homeowner's insurance. For this reason, many people avoid the extra bill each month by not purchasing homeowner's insurance. Of course, some of those people regret that choice when, for example, accidents happen during routine entertainment.

Remember, purchasing an adequate homeowner's insurance policy isn't a substitute for good home maintenance, especially if you frequently provide entertainment at your home. Check those chair legs. Inspect those deck planks. Make sure there's nothing dangerous in the yard that the neighbor's kids can get into. But, as discussed above, accidents can happen anywhere at anytime. Regardless of regular maintenance, an accident could occur. Purchase a homeowner's insurance policy not as your main line of defense against accidents, but as your back up when all else, such as regular home maintenance, fails.

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Entertainment Insurance For The Creative Soul

By Elizabeth Newberry

Are you one of those creative people who would rather starve than be caught working a nine-to-five desk job? One who is bursting with imagination and needs an outlet for ideas? One who wants to, or already does, work in the entertainment industry, whether it is the business of filmmaking or producing Broadway shows? If so, you need to consider purchasing entertainment insurance.

Entertainment insurance can be compared to the workplace insurance available to standard, nine-to-five jobs. Entertainment insurance can cover liability issues, as well as damages to or theft of the equipment you, your staff, and your cast use for your entertainment performances. Entertainment insurance can act as worker's compensation should you, your staff, or your cast become injured on the job, and entertainment insurance can even help cover the cost of production if the injury or illness of you, your staff, or your cast delays further production for a certain amount of time.

You can also purchase additional entertainment insurance that goes beyond just covering you, your staff, and your cast, as well as your equipment and production costs. You can purchase entertainment insurance to cover the cost of injuries and/or damages to audience members and/or their belongings caused by your performance, as well.

Most entertainment insurance policies last only for a specific amount of time, and that amount of time is usually the beginning, the during, and sometimes the ending of your performance. When you purchase entertainment insurance, you need to let your insurance agent know how long the entertainment policy must last. If you fail to do this, your entertainment insurance policy may run out before it's time, and if an accident occurs, you're stuck with no entertainment insurance.

Yes, there are many differences between the world of entertainment employment and the world of nine-to-five jobs; however, protecting your workplace, your employees, yourself, and your customers by purchasing insurance is definitely not one of those differences.

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