



Coverage Every Musician Needs

- ☐ **General Liability:** For bodily injuries and property damage done to others and their property
- ☐ **Personal and Advertising Injury:** For non-physical damages to others, copyright infringement, or accusations of defamation
- ☐ **Damage to Premises Rented to You:** For damages to rented studios and other rented spaces
- ☐ **Medical Expense:** For bodily injuries to others, regardless of fault

→ *If you sell merch, you also need:*

- ☐ **Products–Completed Operations:** For injury or damages caused by something you sell

→ *If you process payments for tickets or merch, or collect any other personal information electronically, you should also have:*

- ☐ **Cyber Liability Coverage:** For cybersecurity threats and data breaches

→ *To protect your instruments and other gear, you need:*

- ☐ **Gear & Equipment Coverage:** For your instruments and other equipment if it gets damaged or stolen

→ *If you have to add a venue or event organizer to your insurance policy, you need:*

- ☐ **Additional Insureds:** For venues and other event organizers who need to be added to your insurance policy