

## Title:

Liability Insurance In Magic Shows Is An Asset

## Word Count:

705

## Summary:

The good old United States of America, whether you admit it or not, is a severely litigation-obsessed society. Basically anyone in this country stands a chance to be sued for any or whatsoever act that is proven to be his or her fault. Arm chair sociologists call it simply as the deep pocket syndrome.

When one is doing public shows, especially the ones that deal with magic, the very best thing anyone could do to stay in the safe side is to buy an insurance for your act. I...

## Keywords:

magic, magician, shows, Liability Insurance

## Article Body:

The good old United States of America, whether you admit it or not, is a severely litigation-obsessed society. Basically anyone in this country stands a chance to be sued for any or whatsoever act that is proven to be his or her fault. Arm chair sociologists call it simply as the deep pocket syndrome.

When one is doing public shows, especially the ones that deal with magic, the very best thing anyone could do to stay in the safe side is to buy an insurance for your act. It is not an option. It is a need for goodness sake.

One of the good insurance that some entertainers have has a one million dollar liability. It came from an agent from the Farmers Insurance Group.

Having an insurance is like having a fire extinguisher. It is so much better to have one than not have it at all. You feel safe, protected and covered. One million dollar tops and is quite enough to give you a sleep-heavy night and a wake-up-fresh morning.

It has been said that the Society of American Magicians has the kind of insurance of this type. It is very important that you get an insurance. If you have one or if you are planning to purchase one, make sure that the insurance policy you have a product clause.

This works well just in case you use balloons for your act, or birds for that matter. If one of the audience members happen to take it home with them and they accidentally choke on the balloon or get bitten by the bird, you have nothing to worry about because you are definitely covered.

For your information also, if you have performer's insurance and you happen to perform a magic act while you were not in your costume, most likely you are not covered.

If you have liability insurance and while you are performing, a child insists that he or she wants to touch or to have one of your props, make sure that you make it clear and known to everyone concerned - as they may be potential witnesses - that you are giving the prop or props to the parent. Hand it over to the parent. Doing so transfers the liability on the hands of the child's parents.

There are also magic tricks performed by clowns. Currently, it is highly unadvisable - fortunately or unfortunately - for clowns or any performer to hug children or to get close enough unless it is to shake hands.

These days you really cannot be too careful. And being too careful is still the best way to go.

It is best that prior to doing a magic act or any public show for that matter, that you - as a performer - tell all the adults and children in the audience about some specific props that you might be distributing to them during the course of the show. If for example you will be using balloons, announce beforehand that children's mouths and balloons do not mix.

Doing so keeps you from any liability and your audience safe from choking unnecessarily.

One performer has an existing one million dollar liability, it also includes five hundred thousand dollars worth of product liability. The insurance also covers any event wherein the performer and his or her employee is entertaining. However, it does not cover any contractors that are independent from the performer which the performer has hired. If the performer needed to hire someone outside, the performer always requested for an 'additional insured' from the insurance company.

Make sure though that once you get an insurance, that insurance company should be able and willing to give you a rider that will be able to cover you if in case you are working or need to work off premises and on a particular client's

house, business office, facility, or any other area that is different from where you regularly and usually work in. It is a standard item and there should not be that much fuss over it. Any good insurance company should be able to do it.

All you need to do is be persistent. It is an item that is almost always considered a standard on many insurance policies.