

Entertainment Disability Insurance



The world of entertainment is a diverse and high profile business. However, few industries demand more specialist attention and therefore the arrangement of appropriate disability insurance cannot be underestimated.

Entertainment Disability Insurance

Disability Insurance for the entertainment industry needs careful consideration. There are a multitude of occupations operating in this industry, including musicians, actors and actresses, producers and directors and others in the 'shop window' and indeed many more 'behind the scenes'

Facial and body scarring as an actor and loss of fingers for a guitarist may be obvious, but what about loss of sight for a cameraman or hearing for a sound engineer?

Typically cover can be offered for:

Accidental death – a lump sum benefit payable following the death of the insured person after an accident.

Permanent total disablement – a lump sum payment following an accident or illness which permanently prohibits an individual from continuing their usual occupation.

Temporary total disablement – generally a weekly or monthly payment designed to replace lost income following an accident or illness, which temporarily prohibits an individual from undertaking their employment/ contractual obligations.

Capital and continental scale benefits – a lump sum payment following the loss of, or loss of use of eye(s) and / or limb(s), speech or hearing (or a scale of benefits for other disabling injuries) after an accident or illness.

Information required to obtain terms:

- Schedule of benefits and sums insured
- Age of the insured(s)
- Occupation
- Reason for the insurance

The HSBC advantage

HSBC Insurance Brokers has extensive knowledge and experience in the provision of these covers. We have experience in designing specific solutions for our clients and, with access to the Lloyd's and London markets, can arrange cover for clients' individual needs in most territories of the world. We have a number of facilities in place which enable us to provide both a fast turnaround as well as competitive terms for all types of cover. Alternatively, subject to certain criteria, we are able to place binding authorities and facilities for coverholders in the Lloyd's and London markets. Generally, all risks can be arranged on either a direct or reinsurance basis.

Further information

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For full details of all products and services offered by the Accident, Health and Contingency practice, please visit our website at: <http://www.insurancebrokers.hsbc.com/accident-health-contingency>

Other Accident and Health products

Sports Disability

Corporate Accumulation Disability

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Hostile Zone Disability

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Group Business Travel

Kidnap and Extortion

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Loss of Licence

Aviation Crew

Confidential Life

Yacht Crew

Leisure Travel

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