

Insurance Essentials For Musicians 2026 Edition



Presented by



and PERFORMER MAGAZINE

6 Tips for Handling Social Media During an Insurance Claim



Let's play a little game of "what if," shall we? What if, oh I don't know...you and your band-mates were involved in an incident during a live show that resulted in either property damage or personal injury, or perhaps both. OK, now take a breath. You were smart enough to secure liability insurance specifically for entertainers before you hit the stage, so the first thing you're gonna do is call your insurance provider, speak to an agent and follow their guidance on the next steps, right? Now, once you get off the phone, the call of social media beckons. In this ultra-connected age, it's almost second nature to immediately pop on Instagram or TikTok to share the latest news with your followers, fans, friends and family. But hold on, how should you navigate social media when you're in the midst of an insurance claim? Here are some helpful tips.

PHOTOS

You might have the urge to share pics of the incident, or even some "before and after" shots on social media in the immediate aftermath of the incident. Even if you don't feel you're at fault for whatever has occurred, and you think you're acting in your own interest to "prove" what happened or even just offer a benign "I'm OK" status update in the wake of what occurred, this isn't a "pics or it didn't happen" type of scenario. The best advice we can give is to avoid any photo documentation publicly, no matter how well intentioned you are. This can all be used as evidence in future legal proceedings, so whatever you share publicly could come back at you. You're likely fine taking the photos or saving them to your devices, but consult counsel for how to then use or disseminate any photo relating to what happened. Now's not the time to

share to Instagram.

PUBLIC POSTS

On that note, any public posts in general in the wake of an incident currently under investigation or part of an ongoing insurance claim should likewise be avoided. Again, we know the temptation is there to overshare, especially with fans clamoring for constant updates on their feeds, but resist the urge. Anything you say publicly is now on record, and adding libel claims to liability claims is certainly something you don't want to get entangled with. Again, intentions may be all well and good, but you could end up saying the wrong thing, even by accident, so keep the public posts geared towards any subject other than the incident in question until the matter is completely settled.

DM'S

OK, so we think you got the point when it comes to spilling the tea through text-based posts as well as photo/video posts and reels on your public social timelines. Surely DM'ing people through X or IG is OK, right? Think again. How private are those messages, really? How many times have you seen leaked private messages and texts show up online, only to embarrass, humiliate or even defame people? Private isn't as "private" as you think, and you can still be held responsible for anything you say online, no matter if you think you can trust the recipient of those messages or not. Somehow, they always have a way of making themselves public, and the last thing you want is anything you said in the course of a private conversation coming into play during an investigation or claims process. Keep the incident out of your DMs, and let anyone who inquires know you're not at liberty to discuss. End it there before it goes any further.

COMMENTS

Even if you're not the one making the posts, you don't need to jump into the comments section to tell your side of the story. If you see someone getting it wrong on social media and publicly stating things you don't feel are true when it comes to the incident, please take a step back and think before you hit "comment." Close the laptop, turn off the phone and maybe go for a walk to clear your head. Again, we know just how tempting it might be to try to clarify points being made online either by strangers or even those with firsthand knowledge of the incident. But you're only asking for trouble if you start to engage in the comments, as you know full well things can escalate quickly and get out of hand. The last thing you need during the claims process is to become embroiled in a public comment war or spitting match with social media trolls just looking to rile you up and get you in trouble. **STAY OUT OF THE COMMENTS.** In fact, that's just a good tip for life in general

ADVICE SOLICITATION

Look, we all love our friends and family. And they usually

have our best interests at heart. But for the most part, they're not trained legal professionals or insurance experts. Leave the advice to those who know what they're doing, not Aunt Ruth who listens to too many true crime podcasts. Don't go asking for advice from social media followers or random people who come across your profiles online. The best advice comes from those on your team, like your legal advisors or insurance agents, who will know how best to navigate your specific case and the claims being filed either against you or on your behalf. The other bozos on the internet? Forget 'em and their unsolicited tips. Just because they're best friend in college's roommate knew a surefire way to get out of speeding tickets doesn't mean they're qualified to tackle complex insurance matters.

LIKING AND SHARING

Up until now we've been discussing mostly active actions that you could take, like oversharing backstory, posting photos or even soliciting the advice of social media fans. But what about simple, seemingly passive things like "liking" a post someone else made that comments on the incident? Or just quickly hitting the "share" button on a point someone else made about the event without offering any additional comments or context of your own? Surely that can't be a problem right? Well, have you been reading the article up until this point at all? You might still be seen as "saying" something without technically "saying" anything, if you catch our drift.

By now it should be painfully obvious that even passive likes and shares without any commentary on your part can still be seen as active endorsements of opinions on the incident. And what have we learned so far? Just keep your mouth shut during the process, and your fingers away from the keyboard or phone when it comes to any sort of acknowledgment of the event without first consulting those in charge of your representation.

At the end of the day, this is probably one of the most stressful situations you can find yourself in as a live performer. Don't make matters worse by engaging with the internet to "set the record straight" or "tell your side of the story." Follow the advice of the experts on your side and when in doubt, it's best to follow the sage old advice of remaining silent. It is your right, after all, and usually the best course of action.

GET STARTED WITH A QUOTE TODAY

So, need a break from the hypothetical? Do you think maybe now's the time to start checking out live entertainer insurance for yourself? Yeah, we thought so...

Rest assured, there are experts to help you through the process and alleviate that stress, so talk to an agent today about your needs or get started applying online at <https://www.kandkinsurance.com>

The Do's and Don'ts of Musician Insurance

If you're headed out on tour this summer, or playing some special festival gigs or other live events, it's well worth your time investment.

OK, got that out of the way? How'd you do? Great!

Now that you've been given a quick primer on some liability insurance basics for musicians, let's move on to a more advanced think piece. Specifically, we want to demonstrate scenarios that could arise on stage, and see would the best course of action would be (and contrast that with some, shall we say less-advisable options). So, if your brain can handle another quiz-style rundown, let's get to it.

SAMPLE SCENARIO

Someone gets injured at your summer concert gig, and the venue manager starts screaming that it's your fault. The concertgoer is clearly in pain, and things are starting to get tense and panicky in the crowd.

DON'T

If your first response is to get defensive about whose fault the unfortunate scenario is, and you begin yelling back at the venue manager, we're gonna stop you right there. This is obviously a big DON'T especially if you have an entertainer insurance policy in place for your performances.

DON'T offer medical advice or assistance, even if your intentions are good. If you are not a qualified and trained medical professional yourself, leave it to those who are. Even with good intentions, you don't want to accidentally exacerbate the situation or potentially make any injuries worse through misdiagnosis, mishandling or negligence. Leave it to the professionals, please!

DON'T leave the venue, at least not until you've been cleared to do so by those in charge and/or by the authorities. Depending on the severity of the situation, and for a variety of reasons (see below) this would be 100% inadvisable at this time.

Remember, your insurance agency is there to help protect you and provide guidance in these instances. Instead of jumping to your own defense, getting heated and possibly getting into a war of words (or worse, escalating the situation physically and/or causing additional injuries), let's take a look at you probably should DO instead.

DO

First things first – everyone's safety is the first priority, so if there is a need for medical professionals to assist in the situation, ensure that they are brought to the scene to provide the necessary care. Personal safety trumps all, no matter what the scenario – let's all be caring human beings above all else. Once we have determined that the necessary care or treatment is being administered, then we can do the next thing.

DO take a deep breath. Yes, take a breath, take a moment, and gather your senses. Things are stressful enough right now, so one moment to reset might make all the difference. Once you've re-oriented yourself, the next step would be to stay on scene, don't leave. If the scenario is serious enough, you may need to provide witness statements to the authorities or provide relevant information to first responders. So please don't take the "flight" response just because things went awry – that will only lead to bigger problems. Displaying anything that could be construed the wrong way at a time like this, even if you are ultimately judged to be not responsible for

the occurrence at the venue, is not going to be a benefit to you during the process or claims phase if it comes to that.

Next, if necessary, **DO** pick up the phone and inform your insurance representative that a claim may be incoming against you. Calmly (at least as calmly as possible) explain what happened in frank terms, even if you were directly the cause for the aforementioned injury now is the time things are most fresh in your mind. They need the absolute truth to provide the best advice, so be clear and explain exactly what happened in as much detail as you can. Same goes for any authorities who may question you – **DO** be honest, truthful and forthcoming with ALL facts, regardless of what the ultimate repercussions may be.

Your agent or rep will be in the best position to go over the situation, lay out your options if a claim does indeed result from the scenario, and guide you towards the best possible solution during the immediate aftermath of the event, and whatever legalities arise in the days, weeks and months ahead (if any).

Rest assured that this is what they are there for, and why you retained a liability policy in the first place.

Look, these things happen and excuse our blunt language, but they suck. For the injured party, of

course, for you, for the venue, for other concertgoers – it's a lousy situation all around for all involved. But keeping a cooler head, and bringing in the experts immediately to help navigate the (potentially complicated) waters is your best course of action and a definite **DO**.

Whew, just laying out a fictional situation was stressful, am I right?

We fully understand stress makes people do things and act in ways they might not under normal circumstances...but these scenarios are not normal circumstances. So **DON'T** try to tackle things by yourself, or handle the situation on your own. **DO** let those with the proper training and experience act on your behalf when necessary and appropriate; it's what they do.

You make music, you're not an insurance expert. And quite frankly, no one expects you to be. But that doesn't mean you shouldn't be prepared and armed with at least a basic understanding of how things work, how to deal with problems and what to do in unfortunate situations.

So take advantage of your agent's background, knowledge and guidance to ensure that even if you are found responsible for injury or property damage, you are able to address the situation properly and take the correct actions with the right plan in place to move forward.



TAKE OUR FIVE MINUTE MUSICIAN INSURANCE QUIZ



Pop quiz, hot shot. You're out on the road, touring with your band, having the time of your life. That big festival gig you secured is coming up, but first you've got a smaller "fill-in" date with a venue promoter you've never worked with before. Maybe it's a corporate event, it pays well, it'll be packed, but they're requiring proof of insurance. What do you do? What DO you do?

OK, Dennis Hopper quips aside, if you've never encountered this before, don't worry. You're not alone – a lot of artists hitting the touring scene for the first time can get caught flatfooted when it comes to preparedness – namely, liability insurance. Hey, you've never done this before, who can fault you?

But that's where we can come in to help. Keep reading...

Yes — your gear, your tour van, your stage essentials are all crucial. But the one thing you may not have considered before was how your act will be covered in the event that you're somehow found responsible for property damage and/or personal injuries resulting from your actions (be they intentional or not).

With that in mind, and in the spirit of our print magazine heritage, we present this 5-minute quiz to determine whether or not YOU should consider investing in an insurance policy for your upcoming live gigs. After all, spring and summer touring season is upon us, so act now before it's too late (and save yourself some potential headaches away from home!)

We know, we know. Magazine quizzes are typically more fun when you're trying to find out who to date or which celebrity crush is the least embarrassing, but this one might just save you time, money and hassles down the road.

QUESTION 1

Do you play live?

- Yes
- No

OK, great. If you answered no, you're done. But if you are a live entertainer, keep going...

QUESTION 2

Ever felt like you escaped a close call on the road?

- Yes
- No

No matter what you answered, you can never predict when things might take a turn for the worse. Whether that's damage you, your bandmates or those in your circle have caused to the venue that's hosting you, or whether it's something more serious like physical harm that's come to a patron in the audience – expect the unexpected, and be prepared in case you need to deal with tough situations. Even if you've never had a close call before, that's not to say it can't happen next week, next month, heck even the next tour you do in two years. That's why it's always a good idea to make sure your liability insurance policy is in effect, and has your back when you hit the stage.

QUESTION 3

Insurance is difficult to research and obtain.

- True
- False

OK, so that's not technically in the form of a question, but stay with us. If you thought that navigating the world of insurance policies was too tough, and required too many hoops to jump through in order to obtain the policy that's right for your act – think again! For starters, it's actually never been easier to check out policy options online, begin the application process from your phone AND talk to a real agent to go over your specific needs, even in your jammies while making Hot Pockets.

Seriously, there's really no excuse anymore, and the days of difficulty are in the rearview, my friends. It's simple to get the ball rolling, so don't waste time worrying about it. Get going now, before you load up the tour van this spring. And we won't tell anyone about your TMNT PJ's, it'll be our little secret

QUESTION 4

Insurance for live entertainers is prohibitively expensive.

- True
- False

Again, we're on a roll when it comes to not writing these out in question format, but you get the gist. You know what's ACTUALLY expensive? Legal fees, medical bills, property damage invoices and all the time wasted sorting out who's responsible for what, what you might owe, and to whom, if the circumstances arise after an incident. So for a far more affordable option, and the peace of mind that comes with it, it's going to be far less expensive in the long run to invest in the right coverage NOW as opposed to dealing with the consequences of unexpected problems later on down the line.

In fact, we think you'll be surprised at just how attainable insurance is, whether it's for a one-off event that requires it, or an entire string of dates you just lined up. We encourage you to do the cost/benefit analysis for yourself, and we think you'll agree. It makes way less financial sense to go out without the right plan, wouldn't you say?

QUESTION 5

Do you need to go at it alone?

- Yes
- No

Even more good news, dear readers. You're not alone. Well, in an existential way, I guess we're all alone...but when it comes to insurance at least, your agent and their fellow reps have got your back — trust us. From the very first moments that you initiate the application process, to the final issuance of your policy and paperwork, there's someone there to help answer questions, guide you towards the most appropriate plan, and field any claims that may arise out on the road. Hopefully you won't ever have to deal with that last part, but it may prove to be the most important when it comes to support. There will always be someone there with a fully-loaded support system to help out and navigate the waters for you during the claims process, so you're not floundering by yourself with complicated legal and financial matters that could come up.

Again, we're hoping that your live performances go off without a hitch, but it's the hitches that you want to be fully prepped for. And having someone on your team who can handle all the difficult stuff on your behalf will take a huge load off if that time ever comes.