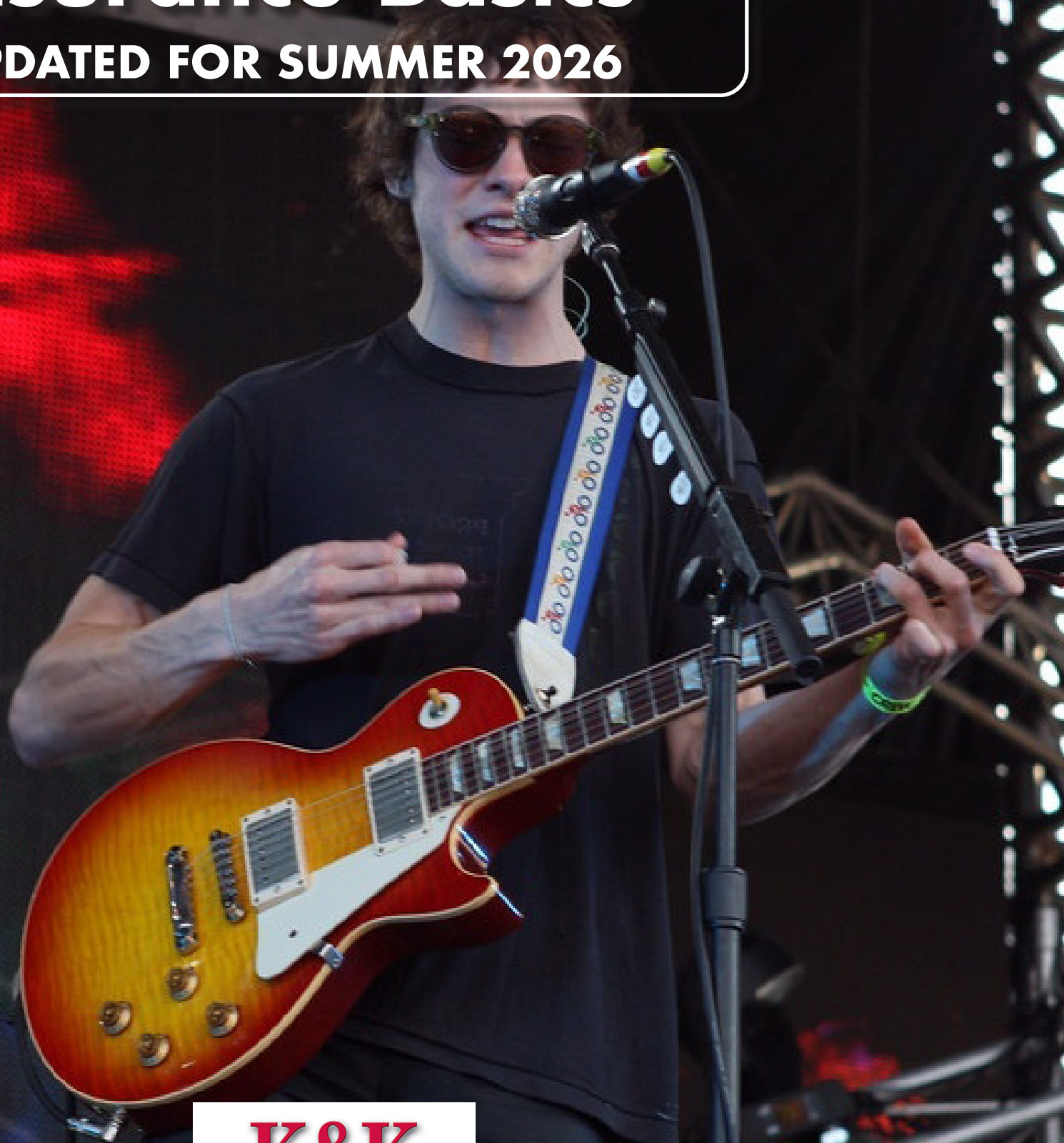


FREE GUIDE to Musician's Insurance Basics

UPDATED FOR SUMMER 2026



Presented by



and PERFORMER MAGAZINE

Insurance Checklist: The Complete Risk Management Guide for Musicians



We've talked before about the importance of liability insurance coverage and how to choose the best policy for your needs in the past. We've even busted some of the more common myths circulating about insurance for musicians. Today, we'd like to go a step further and break down an essential checklist you might find handy before you hit the road for the summer touring and festival season.

So without further ado, we recommend you print this out, keep a copy in the glove box of the tour van, and be prepared in case something goes wrong out on tour. Stay safe, and have fun, and if you've yet to find a policy for your band, be sure to head to <https://www.kandkinsurance.com/programs/event-insurance/performer-insurance> to get started today!

BEFORE YOU BOOK THE GIG

Ask about insurance requirements

You never know unless you ask, right? So before you load in, talk to the venue operators or festival bookers to clarify their policies. Do they require live artists to carry liability insurance? And one step further, do they need to be listed as an additional insured? Don't

go in cold without any knowledge, be sure of what's expected of you so there are no surprises later on.

Get it in writing

One thing we cannot stress enough is to not just take someone's word for it. Look, we're not saying venue owners, booking agents and operations managers are shady in the music business (heavens no!) but we along with our friends at K&K Insurance, urge you to review any contracts you're signing for "insurance requirements and clauses, indemnity language, and responsibility for damage." Basically, get it in writing so no one can claim the policies were never clear or something was told to you before the fact when it wasn't. You don't want to be held holding the bag for something you weren't clued in to, so if you have it in writing all parties know the score, and no one will be blindsided with revelations at a later date in case something goes awry. While we're at it, K&K also recommends that you "make sure your liability policy limits meet or exceed what the venue or event requires." Hey, more is better, amiright?

BEFORE YOU LOAD IN

Get to know the venue, stage and backstage areas

You'll want to make note of anything that could pose a potential hazard or risk, and either mitigate it before the gig with venue staff, or at the very least be cognizant it could pose a danger while you're on site, so that you can avoid (as much as possible) the potential for damage or injury to you or others. Identify any possible tripping hazards (stairs, cables, tight walkways, low-hanging fixtures). Be aware of where the crowd will be situated or moving about during your show.

Plan for your cable runs

Here's one bands seldom consider, but speaking as someone with two left feet who's taken his fair share of stumbles on long cable runs, keep this one in mind: use gaffer tape, cable ramps, or covers anywhere the public or staff will walk. Reduce or eliminate all potential hazards and risks before they can become an issue. You'll thank us later. Also be sure to avoid running cables across doorways, thresholds and/or entrances whenever possible.

Lock down things that can fall

You've got a full PA rig, drums, music stands, mic stands, speaker poles and a lot of other things that can fall and either damage the stage or give someone a good bump on the noggin. I can't count the number of times a ride cymbal or guitar stand has been knocked over and almost taken me out! Secure it all if you can! Double-check speaker stands, lighting trees, and mic stands for stability. Pro tip: you can easily add sandbags or weights, if necessary, especially outdoors during windy weather or on uneven surfaces to mitigate the possibility of falling objects as much as humanly possible.

DURING SETUP AND SOUNDCHECK

Gatekeep access to your area and belongings

Go ahead, be the bad guy and make sure nosy fans and audience members stay away from your stuff so they don't injure themselves and blame you, and similarly do YOUR part by keeping cases, bags, and loose gear out of walkways and areas where people can damage them, hurt themselves or cause property damage due to your negligence. A little forethought can save you a lot of headaches, so don't give anyone access or opportunity to put you at risk for being held liable. K&K hits the nail on the head when they say, "If space is tight, ask the venue to rope off or clearly mark stage edges." Then there's no question where folks can and cannot go.

Be safe with props and special fx

This should go without saying, but we're saying it anyway: confirm with the venue before using ANY sorts of external special effects that don't come with the stage. We mean stuff like fog machines, dry ice, haze, confetti, or other special effects. Let's not even get into pyro effects (and neither should you, to be honest). And if you do receive permission (in writing of course), always be sure to strictly follow the manufacturer's instructions and guidelines for fluids and power requirements. Just because you have the go-ahead from the venue doesn't mean safety stops there.

Manage power and electrical

Make sure you plug gear into dedicated power conditioners, mains power at the wall designated for band use, or plug directly into the venue's approved power management systems if at all possible. DO not, we repeat DO NOT overload outlets with cheap multi-outlet plugs by jamming tons of high-wattage/voltage gear into them all at once, or daisy-chaining power strips together when you're short on outlets. Do it right. Avoid extension cords, in general, if you can, as well. And last but not least, keep all liquids (drinks, fog fluids, etc) away

from power strips and outlets. You were taught at a young age that water and electricity don't mix, so don't find out the hard way why that is!

DURING THE GIG

Keep an eye on the crowd

Just because YOU are not being a lunatic in the audience doesn't mean you won't be held accountable for their actions under your watch. Be vigilant with unsafe stage-diving, crowd-surfing, or inviting people on stage who can increase injury risk. Best advice is to not let ANYONE except stage crew on the stage at ANY TIME for ANY REASON while you're performing. Once they're up there (and especially if you invited them), their actions become your problem.

Don't let your guard down when it comes to hazards

You did your best pre-show to mitigate danger, but there's always that time after load-in and before your performance where things get moved, shoved aside, installed without your knowledge, etc. So take another look around when you hit the stage and call out any new hazards that could lead to tripping, injury or damage from when you first arrived on-scene. Nip it in the bud now, one last time.

THE LOAD OUT PHASE

Use safe lifting and extra hands

Don't stick the bass player with all the work after the set (even if they deserve it). One person can't do all the heavy lifting and load-out on their own while you kick back and relax. Come up with a clear plan ahead of time to share the load so that no one person gets overtaxed or fatigued, which can lead to accidents. Again, it's all about lowering your risk as much as possible. Ensure your crew, band mates and roadies know the load-out procedures and are fully aware of any hazards or obstacles they may encounter when moving gear.

Check for damage

After the gig, do a quick visual inspection (and walk through with a staff member if they're willing) to catch anything before you take off. If you did cause any damage, now's the time to address it: don't point fingers a week later or get hit with unexpected phone calls and demands that you were unprepared for because you high-tailed it out of there without confirming the state of things before you left.

Get it in Writing (Yet Again!)

A common theme is to always write things down, so if there DOES happen to be any damage, document it fully in writing NOW before you head to the next tour stop. Better yet, if there IS no damage, document that as well so no one can claim otherwise at a later date. And get the venue staff to co-sign your documentation so there's no "he said she said" scenarios later on. K&K nails it again: "If someone is injured or property is damaged, write down what happened, get contact information, and notify your insurer promptly." That last part is key, as your insurer will be in the best position to guide you on next steps, if necessary.

FINAL TAKEAWAYS

Prove It!

After you go through the checklist, there are just a few remaining items we recommend. For starters, always have a copy of your proof of insurance handy just in case. You can save a PDF of this on your phone or access it in the cloud wherever your travels take you. Keep your insurer's phone number and agent's email handy as well in case you need to make contact in a jam.

Top 5 Insurance Myths for Musicians BUSTED!

There are a lot of types of insurance out there, and probably just as many myths and misconceptions to go along with them. Now while we won't be covering topics related to automobiles, homeowner's and renter's, or other types of insurance you probably want to investigate on your own, we will be talking specifically about liability insurance when it comes to live, performing musicians.

So, what we decided to do was take a cue from our friends Adam and Jamie and bust some of the more popular myths associated with musicians' insurance, with a little help from our friends at K&K insurance. They make it easy for live performers and entertainers to get online quotes started quickly, find the resources they need to get answers to the most common questions, and get in touch with real live people to finalize the process and handle any claims that might arise now or in the future.

So, without further ado, let's take a look at five of the more pervasive myths that a lot of musicians still believe, and smash them to smithereens with some real facts on liability insurance and why it matters to you, no matter what size act you are.

MYTH #1: "I'M TOO SMALL AN ACT TO NEED LIABILITY INSURANCE."

We spoke with K&K Insurance reps to get their take on common myths they hear all the time, and this was at the top of the list. The logic hole here is so large you could probably drive a truck through it, just like saying a company is too big to fail. Anyone with little siblings can tell you it's not the size of the person that matters; it's the amount of damage and pain they are able to inflict. The size of your act has very little to do with damages that can occur due to your actions, neglect or irresponsibility. The fact is that one petite singer/songwriter can cause damage just as easily as a rambunctious group of out-of-control metalheads. Appearances can be deceiving to say the least.

Liability insurance really covers the actions that occur, not the size of the one responsible. To quote our K&K friends, "A tipped-over speaker, a guest tripping on your cable, or damage to a venue's floor can easily involve thousands of dollars, even at a tiny bar gig. A local act playing once a month can face the same type of incident as a national touring artist; the difference is that small bands are usually less able to absorb an unexpected bill or lawsuit."

And there is the rub, the size of your band might actually make a difference on whether you pursue liability insurance because the big boys are probably covered out the wazoo with all the layers of management looking out for them, while local independent performers may neglect to carry a policy that would protect them in case anything goes wrong. Who's gonna look out for YOU better than YOU?

So, in fact, the smaller the act, even solo or duo, might dictate the more pressing need for liability coverage. We think you get the point: size doesn't matter, so please

look into a policy before you hit the road this summer. On to myth numero dos...

MYTH #2: "THE VENUE'S INSURANCE COVERS ME IN CASE OF PROBLEMS."

Oh boy, if there was ever a recipe asking for trouble, it's a relying on other people to carry the burden when something goes wrong that you might be associated with. Let's put it simply, you should be responsible for your own liability coverage so that you're not caught cold when the unfortunate happens. Assuming that someone else is shouldering the burden is never an assumption you want to make, especially when it comes to people's safety or damage to a venue's property. Be smart and make sure you are actually covered in the event that the unthinkable occurs out in the wild frontier of touring or live stage productions.

Put bluntly, the venue is looking out for themselves, not you and your band. So yeah, they might have coverage that protects THEM, but what happens if an attendee is injured while you're on stage and goes after YOU? Worse, what happens if the venue's policy pays up and then they want to hold YOU responsible to make good on their payout? Do you really want that headache looming over you when you can potentially avoid it or mitigate it?

There is a reason that venues will often require performers to carry a liability policy, because they want to protect themselves and make sure that you're protected as well so that they aren't responsible for financial damages that you potentially caused. Look, everybody is looking out for number one and venues are no different. Why should you be?

MYTH #3: "MY EXISTING HOMEOWNER'S POLICY IS GOOD ENOUGH."

Yeah...no. We are going to go ahead and shut this one down before you say another word. Your homeowner's policy, or your renter's policy, covers exactly what it says in the title. You're home and its contents, or the apartment you rent and its structure and your belongings. When you are out on stage or on tour or doing anything under the umbrella of a business operation, anything you are liable for has nothing at all to do with your homeowners' policy: that's PERSONAL. Just like it has nothing to do with your car insurance or boat insurance.

We do hear this one quite a bit, and to be honest it's a bit baffling. So just try to remember that the liability insurance that would cover you in case someone is injured or property is damaged needs a specific policy OUTSIDE of your home insurance.

The legal department at K&K puts it best (and succinctly) when they say: "A dedicated liability policy for performers is built specifically for that kind of exposure and follows you to different venues and events...Most personal policies exclude business or professional activities."

We'd hate to see you hit the road under the false impression that you're covered only to find out when it matters most that your renter's policy won't help you out of damages incurred during one of your professional activities (like a paying gig).

MYTH #4: "WE DON'T PLAY DANGEROUS GIGS SO THERE'S REALLY NO NEED FOR US TO WORRY ABOUT INSURANCE."

Sure, corporate gigs and weddings are typically nice, safe places to perform without a rambunctious crowd, and the likelihood of damages may be anecdotally less than say a bar gig or a club show with an agitated audience. But that doesn't mean that things still can't happen out there. I mean, how many times have we seen one too many drunk uncles go overboard at a wedding or even an executive VP have a few too many martinis at a corporate function? Things can escalate just about anywhere, no matter how "safe" you think the environment or gig is. Just because you are booking what you assume but to be easy jobs, what have we always heard about "assumptions?" I'll spare the ribald answer, but you get the drift...

So-called safe gigs still have heavy equipment, cables, and expensive gear lying about and being used freely. Mix that with a bunch of guests who are virtual strangers to you, and you can see that there is still a risk that something can go wrong. Also, they can often take place in pretty nice and swank locations, where the damages might cost a lot more than your typical corner bar. So yes, we hope your wedding gigs and corporate events are smooth sailing, but all it takes is one misstep over at mislaid microphone cable and you are in just as much hot water as you would've been in any other location.

"Easy" gigs are still a recipe for risk, remember that.

MYTH #5: "LIABILITY INSURANCE IS TOO EXPENSIVE FOR US."

And here we have one of the biggest myths of all, that insurance is simply too expensive and not worth the cost. Well, what is going to be more expensive? A simple policy that covers you in case you damage something or inflict injury

upon someone at one of your gigs, or the actual financial damages you might be pursued for in case someone ends up in the hospital or a venue wants to take you for all you're worth to cover damages to the floor, stage, or even the structure of their building? Think about it for a minute, and I think you'll come to the same conclusion we have. No matter the size of your band (see myth #1 above) it can be far more expensive in the long run not to have a policy when you hit the stage.

To drive the point home even further, K&K clarifies that "for many musicians, coverage costs less than the gear on a single pedalboard. Depending on the provider and limits, performer liability policies can often be surprisingly affordable, especially compared to the potential cost of a single claim... and it can be the difference between a minor headache and a financial crisis if something goes wrong."

If you held any of these beliefs, don't feel bad. Like we said, they are some of the most pervasive myths circulating amongst performing musicians today. We just hope this quick overview has shined some light on the subject and made you rethink why you might want a liability policy, and just how important and affordable it can be no matter what size act you are and what types of gigs you're playing. If you do want to get started, just keep reading...

IT'S NEVER BEEN EASIER SO THERE'S NO EXCUSE

With the world of online ordering, we've become accustomed to clicking the "buy now" button and having our items arrive the next day. Now, while insurance may be a bit more involved than ordering a book off Amazon, you can still begin the application process from the comfort of home, before anyone loads up the tout van.

It's never been more convenient to shop for an insurance policy, and with the summer touring/festival season and fall 2026 bookings just around the corner, what are you waiting for?

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

WWW.KANDKINSURANCE.COM

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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 bandmates 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.