



IDU's Entertainment Coverage Specialty Insurance for the Entertainment Industry



At IDU, we understand finding appropriate coverage options for the Entertainment Industry is challenging due to factors such as fluctuating incomes, schedules, and occupational risks. With a range of superior products, specialized underwriting expertise and white glove service standards, we deliver high limit insurance solutions to the stars and their supporting cast members.

Product Details:

- Aggregate limits of \$50M and higher
- Policy Terms: 1, 3 or 5 years
 - Exceptions made depending on need and profile
- Elimination Periods: 90 to 365 days or longer
- Monthly Benefit Periods: 12 to 120 months
- Own Occupation Definition of Disability
- Benefit Payouts structured as:
 - Monthly - Temporary Total Disability (TTD)
 - Lump Sum - Permanent Total Disability (PTD)
 - Combination (TTD + PTD)
- Residual & COLA Riders
- 3rd Party or Personally Owned Coverage Options
- Worldwide Coverage



Types of Coverage:

- Personal Income Protection
- Key Person Disability
- Contractual Protection Insurance (CPI)
- High Limit Accidental Death
- Event Cancellation
- Body Part



Target Markets:

- Actors / Performers / Directors / Producers
- Authors / Writers / Journalists
- Music Industry Professionals
- Film & Theater Industry
- Agents & Business Managers
- Event Promoters & Venue Operators
- Advertising & Sponsorships
- Social Media Influencers

Set the stage with IDU's Entertainment Coverage!

We provide a variety of coverage options to help protect your star entertainment clients from financial loss due to injury, illness, or disability. This specialty coverage offers peace of mind, ensuring your client can focus on recovery without worrying about a loss of earnings due to the inability to perform. In addition to individual coverage, IDU can offer income protection to companies against difficulties caused by cancelled events, lost endorsement deals and more.