TOURING INSURANCE CHECKLIST – EVERY TOUR, EVERY TIME

A reference list of information to obtain from a client who is going on tour

- Send itinerary to Broker
- Forward Payroll information to Broker
- Break Payroll down by Job Classification & State of Hire
- Be sure to include Driver’s payroll for any buses being used
- Is Tossing of Objects Buyback needed?
- Forward contracts for Buses, Lights, Sound, etc to Broker for review of insurance requirements
- Request increase of equipment limits for any rented equipment
- Include a list of equipment, with values and include the rental period on the request
- Request Certificate of Insurance from bus company & forward copy to Broker
- Request Certificate of Insurance from promoter & forward copy to Broker
- Are Pyrotechnics being used? If so, send a copy of Pyro book to Broker
- Is Non-Appearance needed? If so, send itinerary with guarantees to Broker
- MERCH – Is the band selling merchandise? Advise Broker of Gross Sales & Cost of Goods
- Has Crime coverage been added to policy?
- Has Third Party Property Damage coverage been added to policy?
- Is an Umbrella Policy in place? If so, are the limits sufficient?
- Does the band have coverage for Employment Related Practices?
- Does the band have Errors & Omissions coverage?

Foreign Tours
- Flight departure & return dates
- State or country of hire for each employee
- Flight concentration information – number of employees on each flight
  
  *There may be a reinsurance charge determined by the number of employees on any one flight.*
- Hotel concentration information – number of employees in any one hotel
  
  *There may be a reinsurance charge determined by the number of employees staying in any one hotel.*
- Are there any Third Country Nationals?

  *In order to insure Third Country Nationals we must advise the carrier and obtain their approval before the coverage can be endorsed; however, coverage for Local Nationals cannot be included.*