CLAIMS! CLAIMS! CLAIMS!

Alex, a retired High School science teacher, was attending a performance of Blue Man Group in Central Pennsylvania. Seated in the fourth row, she was wearing the plastic poncho provided by the program and looking forward to the show. During the part in the act when the Jello mold is sent flying into the audience, it ended up hitting her in the chest. When it broke two of her ribs, she started thinking about a refund on her ticket. The coverage that should protect Blue Man is:

1) The affordable Health Care Act
2) The unaffordable Health Care Act
3) General Liability Coverage
4) Alien Species Coverage

During the new theatrical production at the “Tea Party Theatre” in Biloxi Mississippi of “Let’s get a rope, Charlie has one”, the monologue during the third act accused a certain sitting President of “Thievery, Murder, Blasphemy, Idolatry, Drug Running, Bestiality and Poor Basketball Handling” The President let all of it roll down his back, except the Basketball crack. He instructed his attorneys to file suit under which policies:

1) Workers Compensation
2) Errors and Omissions
3) Southern Hospitality Coverage
4) Shrimp and Grits Insurance

A Local Art Gallery had an opening to honor a successful local artist. Unfortunately, they decided to use a new caterer to provide the buffet, which setup right under several large watercolors. A Patron lost her footing and fell into the taco mix, spraying it onto the artwork. Who should contact their insurance agent:

1) The Patron
2) The Gallery
3) The Caterer
4) The Bartender
INSURANCE COVERAGE FOR THE ARTS

(OR I WENT TO A GREAT LIBERAL ARTS SCHOOL AND NO ONE MENTIONED THIS CRAP)

GENERAL LIABILITY

PROVIDES BODILY INJURY, PROPERTY DAMAGE COVERAGE FOR YOUR NEGLIGENCE TO THIRD PARTIES

INSURES YOUR OFFICE, STUDIO, INSTALLATION, ETC.

PREMIUM CAN BE BASED ON SEVERAL CRITERIA, INCLUDING PAYROLL, AREA, ETC.

NON-OWNED AND HIRED AUTO

PROPERTY

INCLUDES COVERAGE FOR YOUR BUILDING, CONTENTS, EQUIPMENT, ETC.

WATCH FOR COINSURANCE CLAUSES

BUSINESS INTERRUPTION AND EXTRA EXPENSE

CONTINGENT BUSINESS INTERRUPTION

FINE ARTS VS. CONTENTS

WORKERS COMPENSATION

STATE REGULATED

BASED ON PAYROLL

VOLUNTEERS
ADDITIONAL COVERAGES

AUTOMOBILE

UMBRELLA

CRIME

ERRORS AND OMISSIONS

EQUIPMENT COVERAGE OR DICE