

WELCOME TO **PERFORMANCE**

Insurance for game developers & esports





YOUR GAMES & ESPORTS INSURANCE BROKER

Performance Film & Media Insurance is part of Howden. Trusted by more than 200,000 clients across the UK and Ireland, our services are broad and always personal.

At Performance, we've been working behind the scenes in the film and media industry for more than 25 years – finding cover for creative projects, companies, and individuals to keep them protected when disaster strikes. We've built up a team of insurance heroes ready to help if something goes wrong, with first-class service and specialist advice borne of long-standing experience. And because we know insurance isn't always at the top of your to-do list, we'll cover you right up to the last minute.

So, whatever your role in the film and media sector, we can help you choose the right cover for your specific needs - from large-scale production studios to equipment hire companies, to freelancers, and film students.

GAME DEVELOPERS INSURANCE

The development of games is an ever-growing sector within the UK, spurred on by great creative minds. With this development comes increasing risks that you need to consider in order to protect your Intellectual Property and manage consumer data safely.

We understand that no two game development companies are the same, which is why we will work with you to create a tailored insurance programme driven by ensuring your business is protected against the risks it may face. That's why we offer a range of different cover options that can be tailored to your needs, such as:

- Property (Owned Technical Equipment, Hired in Equipment, Contents, Buildings or Tenants Improvements)
- Business Interruption
- Employers Liability
- Public and Products Liability
- Professional Indemnity
- Management Liability Insurance
- Business Travel & Group Personal Accident
- Cyber Liability Insurance
- Terrorism
- Crime Insurance

COMPREHENSIVE INSURANCE FOR ESPORTS/GAMING EVENTS COMPANIES

When organising events, there are lots of things for you to think and worry about! Let us ease your mind with specialist insurance to protect your business.

We can provide specialist worldwide* insurance for your event, no matter how big! From small conferences to large international conventions and exhibitions, we can amend your insurance policy to meet your needs on an event-by-event basis or on an annual basis for businesses that run multiple events.

We take your event as seriously as you do and want to ensure that you have the right cover in place. This can include, but is not limited to:

- Property Cover
- Employers Liability Insurance
- Public Liability Insurance
- Terrorism Cover
- Active Shooter Cover
- Contingency Insurance

*Please note that some countries may be excluded from the policy, but this will be confirmed to you in writing before inception.

EVENT EXHIBITOR & ATTENDEES INSURANCE

If you are attending an event, whether that be as an exhibitor, audience member, single gamer or as part of a team, you'll want to be protected from damage to your equipment, injury to yourselves or employees/team members and/or financial loss. We can provide specialist worldwide* insurance cover for the events you attend.

As part of the above cover, we provide Contingency Insurance, which includes:

- Postponement
- Abandonment/cancellation
- Interruption & curtailment
- Return of non-contractual fees or charges
- Relocation
- Non-appearance of more than 25% of players
- Failure to vacate
- Failure of video broadcasts and streaming
- Requisition of venue(s)



ESPORTS

Owing to the rise in popularity of the esports industry, there are a number of risks to consider, regardless of the size of the business or how involved you may be. We have worked with a few carefully selected insurers to provide protection for you, ranging from Esports Team Cover through to Event Liability.

Our aim is simple - to understand your needs and ensure you have the correct covers in place.

Our product covers:

- Esports Team Insurance
- Event Liability Insurance
- Event Cancellation Insurance
- Property Insurance
- Cyber Insurance

KEY PERSON COVER



52% of businesses would cease trading in under a year if a key person died or became critically ill*

The sudden loss of a key person or shareholder can devastate a business, causing long-term and sometimes irreparable damage. That's why our business interruption insurance covers more than just your material assets, with a key person policy that pays out a cash sum in the event the insured person dies, has a terminal illness**, is diagnosed with a critical illness^ or becomes permanently and totally disabled^.

We understand this is a subject nobody wants to think about, but it's important to ask yourself "How would my business respond if we lost a key stakeholder?". And that's where we can help.

To find out more, simply get in touch with our Employee Benefits team on 0207 543 28 26 and quote 'Performance'.

*Legal and General's State Nation's SME report (May 2019)

** Subject to terminal illness criteria of the insurers

^ If you proceed with additional critical illness cover



PRIVATE HOUSEHOLD INSURANCE

While your work in the creative industry may be your passion, we believe in looking after more than just your business.

We understand the importance of your home too. It's your sanctuary – a place to unwind and feel safe.

But with the home said to be the most expensive asset any of us will buy in our lifetime, it's vital that your insurance policy covers yours correctly.

With our long-standing experience in the insurance market and access to a wide range of specialist insurers, we can make sure you get the cover you need at a cost that works for you. So, when your insurance is due for renewal, just give us a call. We'll be more than happy to help.

For more information, please contact us on **020 8557 2420**





WHY PERFORMANCE ESPORTS?

At Performance, we understand all the moving parts of the creative industry – from making films to building games. Here's why you can feel confident in choosing us.

ACCESS TO A WIDE RANGE OF COVERS

- With access to several leading insurers who provide specialist products for the creative industries, we can offer the cover you need.
- As part of a global network who have built good relationships with brokers around the world, we can make sure our cover complies with local legislation and employment law.
- We've arranged a delegated authority agreement with one of the leading A-rated insurers we work with – meaning we can provide fast turnarounds on your documents and cover needs.

OVER 25 YEARS OF EXPERIENCE

- We've been working behind the scenes in the film and media industry since the '90s, so we've got the knowledge and the contacts to find the right solution for you.
- We're proud to be part of the Howden group, a top three Chartered Insurance Broker in the UK.
- Our professionally qualified, knowledgeable team have years of experience in this sector, enabling them to work closely with you to get the right support and service for your needs.

PERSONAL SERVICE

- You'll always enjoy personal service with us – there's a dedicated team to deal with all your questions, plus a number to call outside of hours for emergencies.
- We can provide risk management advice to help you manage your potential risks, which in turn helps to keep your insurance costs low.
- If you need to make a claim, you'll get a dedicated claims handler who will manage your claim from end to end.

SHORT PERIOD COVER OPTIONS

- We know that not every production takes months to make, but short-term projects need protecting too. So, we offer specialist short period cover that's accepted by all major hire companies.
- Benefit from cover options for 90 days or less, with instant quotes available online.
- Flexible cover options mean you can buy short period cover up to the last minute and receive immediate confirmation.

MEET THE PERFORMANCE INSURANCE TEAM



MICHAEL WOOD

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Michael heads up Performance Film & Media Insurance. With a wealth of experience in providing insurance solutions to all types of creative businesses, Michael is a big supporter of developing the future generation of talent. He was the inspiration behind our Short Film Competition, regularly talks at film schools and universities across the country, and is always looking for new ways we can support the film and media industry.



DANIEL CRAMER

TEAM LEADER

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With over 12 years of experience working in insurance, Daniel has been with us at Performance for over five years. He manages the day-to-day running of our in-house client support team, in turn supported by our wider team of wonderful colleagues.



GARETH GRAHAM

ACCOUNT EXECUTIVE

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Gareth has been part of our crew for more than eight years. Before that, he was in commercial insurance for over 12 years and living the dream as a professional footballer – before injury cut his career short! Now he looks after the sales team at Performance.

Michael, Daniel
and Gareth are assisted
by a range of other friendly
team members, including
account executives,
account handlers and
claims handlers.

Call us today on **020 8256 4929** or email
enquiries@performance-insurance.tv
to find out more.



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