

## **WCA INSURANCE BENEFITS FOR CLOWNS & VARIETY ART PERFORMERS**

WCA has always been striving to get the best for its members. Over the years we have worked to get the best in Insurance for our USA members. Below are a few highlights why one should opt for a WCA membership and take advantage of the best policies available for a performer. If you are a face painter, magician, balloon twister, stilt walker, character or are simply clowning around. This is your chance to grab the best offer.

### **Memberships now run for 12 months throughout the year**

Historically our membership ran from May - April. The Board has approved that **Membership will now run for 12 months**, from the date of joining! (If a new member joins in August, their membership will remain active till July; for 12 months). The Insurance coverage will also run for the full year from the date of purchase. Previously the insurance coverage ceased when your Membership lapsed (in April) unless it was renewed.

### **\$2 Million Dollars aggregate per event**

Our Insurance Policy has two limits. One is per occurrence or per case. The other is per venue.

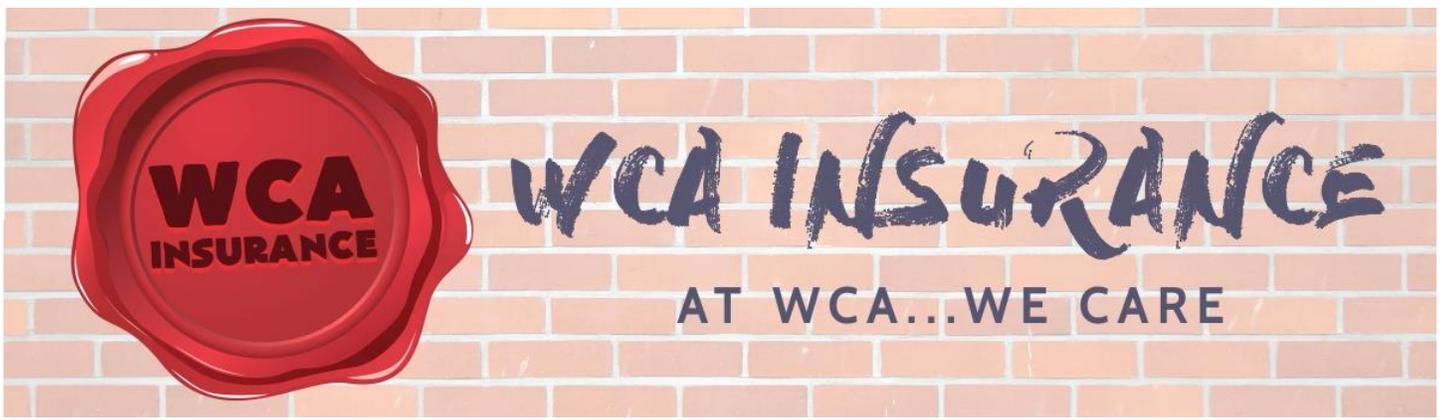
IE: If you go to a Mall for face-painting and accidentally poke a child in the eye (hopefully you don't...just using this as an example). The parents sue you. The insurance company will cover you up to \$1 million (per event). If the next day at the same Mall you accidentally (!!?! ) poke another child in the eye and are sued, again; you are covered up to 1 million dollars. On the 3<sup>rd</sup> day if you accidentally (!!!!?!) poke a 3<sup>rd</sup> child in the eye and the previous 2 claims maxed out at 1 million dollars each, the insurance company would not further cover you. If the other 2 combined claims totaled 1.2 million dollars the insurance company would cover you up to \$800,000. Now if you go to a local zoo and are face painting and you accidentally (!!!!?!) poke yet another child in the eye the insurance company would still cover you for 1 million dollars. (Coverage starts over – per venue).

There is **NO DEDUCTIBLE** on your insurance claims.

NO additional Charge for Additional Insured Certificates.

There is a medical coverage of up to \$5,000 USD - if there is any injury that has been caused at an event.





**WCA assistants are also covered at NO additional cost**

If you have an assistant at the same venue and performing the same set of skills, your assistant also gets covered under your Insurance policy, provided, that assistant is also an active WCA member assisting you.

**Well, it's not only Assistants but Animals too.**

All standard animals used for the performance at parties and events are also covered for Insurance. Of course you will not use a Lion, Tiger, bear or an elephant at a party or an event as they are not covered.

**Still not happy? Unsure?**

You decided to be a member anytime of the year,  
You get an insurance coverage of \$2 Million Dollars aggregate per event.

**No** Deductibles

**No** additional Charge for Insurance Certificates

**No** additional cost for any WCA member directly assisting you at the same event.

**No** additional cost for Standard Animals (Tigers, bears and elephants are not Standard Animals)

Medical expenses covered upto \$5,000 USD

And still not happy? Want to opt out? No problem... you can ask for a refund and have your money refunded on a prorated basis.

At just \$150per year (plus the cost of membership) we have you well covered. So what are you waiting for.....Go online.... Get insured and perform stress free. At WCA, we CARE!

If you want to know more about our Insurance, please free to contact our Business Manager Andrew Moler on [manager@worldclown.net](mailto:manager@worldclown.net) or (800)-336-7922 / (219)-487-5317.

*It is always important to go through all the terms & conditions & study the insurance policy in detail before you sign up for any insurance.*



World Clown Association  
<http://worldclown.com/>

