



DJ X was booked to play at a 21st on a Saturday night. As he had a busy day planned for Saturday, he decided to take his equipment on the Friday afternoon. As luck would have it, the hall was broken into on the Friday night and DJ X's equipment was stolen.

The insurance company responded by ultimately paying for the full replacement cost of the equipment, together with an additional \$2,000 to hire equipment so the show could go on.

DJ Buck lived in a share house, so stored his equipment in his trailer. Whilst away on holidays, DJ Buck's trailer was stolen while fully loaded with his equipment – all \$15k worth. Thankfully, Police located the trailer a few days later having been burnt with all his gear inside.

The insurer promptly responded by reimbursing DJ Buck for all the items that were in the trailer.

DJ Lauren was loading her equipment back into her van after a long, hard event. Whilst lifting a speaker, her hand slipped dropping it in the ground. After having it assessed, it was deemed "damaged beyond economic repair". The insurer promptly organised for it to be replaced so DJ Lauren could keep performing.

On his way home from a gig on Sunday morning, **DJ Daz** had his vehicle struck by an intoxicated driver who, at speed ran a red light. DJ Daz's vehicle was declared a write off with the \$20k worth of equipment being described by those attending the crash as "total carnage". After sighting all the purchase receipts for the equipment that was only a few months old, the insurer promptly transferred to DJ Daz's account the full claim settlement allowing him to replace his gear.

An over eager party goer decided to use **DJ Marc's** table and decks as a drink coaster. As luck would have it, the drink was spilled causing damage to the mixer. By the end of the week, the insurer had transferred the money in to DJ Marc's account so he could replace the damaged mixer and was playing his tunes again on the weekend.

DJ Scratch booked his equipment in to be serviced. To continue operating his business, he decided to hire equipment for the same period. Not being familiar with the weight of the items, they were placed on a trestle table without sufficient load bearing. The table collapsed causing the mixer and laptop to be irreparably damaged. DJ Scratch's policy responded by covering this gear even though it was not legally his – it was covered for the full \$12k damage to the equipment (not the table though).

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The above/policy examples are hypothetical circumstances and are used to outline the breadth of cover. Naturally, as is always the case with insurance, the success of every claim hinges on its own unique facts and circumstances.