

To whom it may concern,

My name is Jessica Higgs, PKA George Maple. I am a multi-disciplinary touring Artist and owner of a production company 'The Process.' I have been touring locally and internationally for the last 10 years. I am writing this submission in support of the Live Performance Federal Insurance Guarantee Bill 2021.

An insurance scheme or fund is a fair and proactive solution to the current issues faced by the Live Events industry. Our industry requires a coordinated nation-wide package from State and Federal Governments for event disruption insurance that covers against COVID.

The live events industry is widespread. Live performance is a pillar of our Australian culture spanning across music, fashion, art, theatre, musical theatre, comedy, museums, art exhibitions, functions, fundraisers, conferences, hospitality events, corporate events. This space is an intricate ecosystem of people who rely on one another to survive and are strong contributors to the Australian economy and culture.

Artists and performers, tech and backstage workers, rely on commercial events and conferences too, as do hotels, tourism operators. An insurance product offers a commercial solution to safeguard the whole live events ecosystem and give us a better chance of having an events schedule over the next few years.

Unfortunately there is currently no cover for loss of income as a result of a pandemic. According to my insurer, Communicable Disease has been a standard Exclusion under most insurance policies for many many years. The risk is too high as a global pandemic is widespread. There are a number of reasons touring is near to impossible right now. The fluctuating government restrictions, quick border shutting, reduced fees, unpredictable postponement, lack of consumer confidence and a lack of festivals and events.

There is very low confidence to host an event or show. Without insurance, promoters and organisers cannot operate confidently. This has a domino effect on all the beneficiaries of the event ( artists, caterers, suppliers, crew, models, photographers...and so on) If we were able to take out insurance, it would increase confidence across the board. With the protection of an insurance scheme, we could confidently pave a way forward through 2021-2023, creating hundreds of thousands of jobs, stimulating the economy and contributing to the cultural rebuild of Australia.

The film industry has a similar scheme in place, administered by Screen Australia. The Temporary Interruption Fund is a 50 million dollar fund available to insure productions that have been affected by COVID. It makes sense for the events sector to have a similar fallback.

Unless there is insurance, I am very hesitant to take on shows. From an Artist point of view, we are already taking reduced fees and operating at a very small margin. Beyond cancellation which is financially devastating, If we encounter any of the multitude of problems to do with COVID ( border closures, postponement, rerouting crew, paid quarantine) we end up losing money and going further backwards. This also has a flow on effect to crew and their families.

In contrast, if we were able to take out cancellation and postponement insurance we would be able to sustain ourselves and our crew self-sufficiently during a lockdown. We may lose other potential work during the lockdown but we would be okay. We would not be so heavily reliant on government handouts and would easily be able to pay suppliers and crew and continue to plan and reschedule.

In an ideal world, this insurance scheme would be coupled with a subsidisation package until the industry is fully stabilized. I support the secondary proposal for a sustainability package to help rebuild the live events industry. There are many government based alternatives such as developing an artist wage similar to what is available in France. This wage was initially developed to ensure specifically skilled workers were not lost in the film industry almost 100 years ago ( 1936.)

On a personal note, In November 2020, I was asked to perform at the Bradfield Oration. The lunch was a forum for the exciting future of Sydney. There was a specific focus on the Arts and I was asked to deliver a short speech. I have never been policial by any means but I remember feeling so excited and valued by my government. Almost a year later and my faith is starting to waiver. I am optimistic by nature however this current situation is threatening the livelihoods, skillsets and futures of hundreds of thousands of Australians including myself.

I would like to believe that a government who uses Artists to help promote their agenda and gain media coverage, is also able to value and protect them.

This insurance product is a clear and actionable solution to the issue at hand. A similar insurance scheme has been passed in the UK. The infrastructure and operational side is fairly straightforward ( similar to the Screen Australia Fund.) This concept has been proposed for months now. It could have helped in these most recent lockdowns.

What will 2021, 2022 look like without an events calendar? Where will all the skilled artists go? Do we truly want to see an Australia, dissociated from culture and arts and events?

This is an opportunity for us to proactively move forward together in unity. It is an opportunity for the government to show us that we are valued so that we can give back to the national community in the best way we know how.

Artists and Performers are here ready to reignite this beautiful country with new culture and wonder. We will bring a much needed joy, celebration, laughter and excitement to millions of people, who have endured almost two years of uncertainty and isolation. It's been a long road for everyone.

Thank you for your attention. I hope this information is useful and helps move this into action.

Sincerely

Jessica Higgs pka George Maple