

Festivals in 2025 - the best or worst of times?



In 2024 alone, 72 UK festivals were cancelled, postponed, or shut down entirely. Rising costs, unpredictable risks, and tight margins – what options are there to help?

Festivals are where memories are made – live music, good vibes, and unforgettable moments. But behind the scenes, it's a different story. For organisers, festivals are a high-stakes balancing act, where one unexpected event – a downpour, a last-minute artist cancellation, or an engineering fault – can bring financial disaster.

THE HARSH REALITY BEHIND THE FESTIVAL MAGIC

For attendees, festivals feel carefree and effortless. But for organisers, the pressure is relentless: cash flow crises, booking negotiations, risk management, and strict deadlines create a constant battle. Even when ticket sales look strong, a single setback can wipe out months – if not years – of hard work.

So how do you protect your festival? How do you safeguard your income without crippling your finances in the process?

A LIFELINE FOR FESTIVAL ORGANISERS

Enter FestiFLEX, an industry-first insurance solution designed specifically for festival and live event organisers. Unlike traditional insurance policies that demand large upfront payments, FestiFLEX works on a deposit-based system, allowing organisers to spread the cost over manageable instalments.

The result? Full cancellation cover, without the financial strain. It's a simple but powerful way to secure your event against worst-case scenarios – before they happen.

MORE THAN JUST STANDARD PROTECTION

The pandemic devastated the live events sector, yet most insurers have since excluded pandemic-related losses from their policies.



FestiFLEX changes the game, offering an optional add-on to cover future pandemics – something that has been nearly impossible to secure. And that's not all.

While many policies leave festival organisers exposed to external threats, FestiFLEX includes protection against Terrorism and Civil Commotion as standard. That means your event and your revenue stay protected, no matter what.

WHY TRUST LMP?

LMP understands festivals. Their team has decades of experience designing insurance solutions for the global live music sector – many of which have now become industry-standard policies. But they don't just follow the standard. They push the boundaries to ensure festival organisers have the best possible protection – they don't accept standard, and nor should clients.

One of the biggest advantages of FestiFLEX? Your insurance cover starts the moment you make your first payment. No delays, no uncertainties – just peace of mind from day one.

John Silcock, LMP's Global Head of Entertainment, said: "Our new FestiFLEX policy is another example of LMP going that extra mile for clients. And if your worst nightmares do come true, we'll be right next to you, 24/7, helping you every step of the way."

DON'T LEAVE YOUR FESTIVAL'S FUTURE TO CHANCE

FestiFLEX is available now – but not for long. Exclusively for UK-based festival and live event organisers, availability is limited, and demand is expected to be high.

The reality is simple: without protection, your festival is vulnerable. The risks are too high, and the consequences of failure too severe. If you're serious about securing your festival's future, don't wait. Act now. Protect your event from day one with FestiFLEX from LMP Group.

◆ Visit www.lmp-insurance.com, email enquiries@lmp-insurance.com or call +44 (0)20 4540 5056. ■

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