



PROBLEM

Memorial Day weekend is a big weekend for fairs and festivals, and in Lawrence, Kansas, Memorial Day weekend means it's time for the Busker Festival, a four-day event that features street performers in multiple locations throughout the college town.

Buskers, or street performers, pass the hat at the end of each performance to fund their craft, which means if rain negatively impacts the day of the performance, they don't get paid. The same is true for vendors at the festival whose profit margins decrease dramatically if the event suffers from poor attendance due to rain.



SOLUTION

Richard Renner, founder of the Lawrence Busker Festival, partnered with Vortex Weather Insurance to build a rain insurance policy that would keep the vendors and performers (some of whom had traveled from other countries to perform) from going home empty-handed in case of rain.

"In terms of having weather insurance this year, what it did for me is I determined that if we did have a rain event, that money would be distributed to those people who would be most impacted by it and that would be the vendors and some of the performers," Renner said.

Vortex also participated in the festival by sponsoring one of the buskers, Pogo Fred, an extreme pogo-sticker.



RESULTS

The festival went off without a hitch and drew more people than in years' past.

"It was big," Renner said. "We had a lot more people than in 2021. While we don't actually count heads, it looked and felt a lot more crowded."

And that was good for the performers and vendors. One performer, a unicyclist said he had a record-breaking hat pass after one of his shows.

When it came to the weather, other than a few wind gusts, it was perfect. But even though it didn't rain, Renner felt that rain insurance was an important protection for the festival to have.

"We look a little bit more professional," Renner said. "It's rather unusual for a festival like ours to have something like that to offer. It gave us some esteem with our vendors. There's always some value in that."

Renner also appreciated not having to worry about the weather.

"It was a peace of mind issue," he said. "I'm sure if I had looked up and saw the clouds darkening, I would have looked up and thought 'Thank God.'"

Changes are afoot for next year's festival with discussions taking place about moving the performers to all be on the same street. But one thing won't change. Renner will have a rain insurance policy in place again next year.