

OTAS INSIGHT · WF-003

When the organiser goes bust: what freelance crew can do

Operational

Tactical

Strategic

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If an event organiser becomes insolvent, a self-employed freelancer is usually an unsecured creditor. That means you register your claim with the person handling the insolvency and wait, with no guarantee of payment [2][3][5]. Employees can claim some money from the government, but freelancers cannot [4]. The best protection is set up before the event: clear terms, prompt invoices and early chasing.

Key takeaways

- **Check first:** Companies House and The Gazette show whether a company is in administration or liquidation, and who is handling it [3][14][15].
- **Register your claim:** in England and Wales, if you are owed more than £1,000 you complete a proof of debt. For £1,000 or less you send your details and the amount [2].
- **Scotland is different:** in a Scottish liquidation you submit a statement of claim to the liquidator, and GOV.UK points creditors to the Accountant in Bankruptcy [2][12][13].
- **Suing usually stops:** once a company is in administration, legal action needs the administrator's consent or the court's permission [8].
- **Prevent it:** agree payment dates in writing, invoice straight away and chase early. Late payment interest and fixed recovery costs apply between businesses [16].

Why this matters for event professionals

Event work runs on trust and short notice. Freelance crew, suppliers and musicians often work days or weeks before they are paid. When an organiser fails, they can be left with nothing. In July 2026 BBC News reported that suppliers, contractors, crew and musicians were left out of pocket after a festival organiser went into administration, with one freelance site manager saying freelance crew "have no real recourse" [1].

That is not quite true, but the routes are slow and limited. This Insight explains what they are. It covers England, Scotland and Wales, and flags where Scotland differs. The insolvency provisions we cite do not extend to Northern Ireland, so it is not covered [7][10].

Employee, worker or self-employed?

Your status decides what you can claim.

- **Employees** of an insolvent employer can apply to the government for some money owed, including up to 8 weeks of unpaid wages, up to 6 weeks of holiday pay and statutory notice pay, each capped at £751 a week, GOV.UK says [4].
- **Self-employed freelancers** do not have the rights of an employee [5]. GOV.UK says that if you are not eligible, "for example you're a contractor", you should register as a creditor instead [4].
- **Workers** have some employment rights, such as the National Minimum Wage and protection from unlawful deductions from wages [6]. The government scheme is for employees only [4].

Status depends on how you actually work, not just what the contract says [5]. If you are unsure, take advice.



Where freelancers stand in the queue

The Insolvency Service's guidance for creditors sets out the order in which money is paid out in a compulsory liquidation: the costs of the insolvency first, then preferential creditors such as employees' wages, then creditors holding a floating charge, then all unsecured creditors, then interest, then shareholders [3]. The preferential category for pay covers money owed to employees [7]. A self-employed freelancer is usually an unsecured creditor, near the back. If there are no assets, creditors get nothing back [3].

What to do if the organiser fails

- 1. Confirm it.** Search Companies House for the company and check the insolvency notices in The Gazette. They show the type of insolvency and who is dealing with it [3][14][15].
- 2. Contact the office-holder.** That is the administrator, liquidator or official receiver. Tell them you are owed money and keep your contact details up to date [2][3].
- 3. Submit your claim.** In England and Wales, a proof of debt states how much you are owed, how and when the debt arose, and any documents that support it [2][11]. In Scotland, a liquidation claim is a statement of claim with documentary evidence, sent to the liquidator [12].
- 4. Do not start a court claim without advice.** In administration, no legal process can be started or continued without the administrator's consent or the court's permission. After a winding-up order, court action needs the court's leave [8][9].
- 5. Expect to wait.** Registering does not guarantee payment, but it keeps you informed and lets you vote on decisions at creditors' meetings [2].

Before the next booking

Most of the protection comes before the work starts.

- Agree a payment date in writing. If no date is agreed, a business payment is late 30 days after the invoice or the work, whichever is later [16].
- Invoice on the day your work ends, and chase as soon as payment is late.
- Between businesses, you can claim statutory interest at 8% above the Bank of England base rate, plus a fixed recovery sum of £40, £70 or £100 depending on the size of the debt [16]. The law on this extends across the UK [17].
- If a client still does not pay and is not insolvent, you can make a court claim. In England and Wales that is a county court claim, made online or by post [18]. In Scotland it is simple procedure for claims under £5,000 and ordinary cause for larger or complex claims [19][20].

What to do

Operational: freelance crew and musicians

- Get the booking, rate and payment date in writing, even by message.
- Keep call sheets, timesheets, messages and invoices. They are your evidence.
- If you hear an organiser is in trouble, check Companies House and The Gazette, then contact the office-holder [3][14][15].

Tactical: crew chiefs, suppliers and production managers

- Agree staged payments or deposits for long builds, so debt does not build up.
- Check a client's filing history on Companies House before taking a large booking [15].
- Keep one record of who worked, when and at what rate. If the client fails, every crew member will need it for their claim.

Strategic: organisers and directors

- Pay crew and suppliers on the agreed dates, and plan cash flow for the whole event cycle.
- If the business is in financial difficulty, take advice from a licensed insolvency practitioner early, and tell crew and suppliers honestly where they stand.
- Keep a contingency so crew and suppliers can still be paid if income falls short.

Action box

Level	Do this
Operational	Get the payment date in writing, keep your evidence, and act fast if an organiser fails.
Tactical	Use deposits or staged payments, check clients on Companies House and keep one crew record.
Strategic	Pay on time, plan cash flow and take insolvency advice early if trouble comes.

Frequently asked questions

Can I get paid if the event organiser goes bust?

Possibly, but not in full and not quickly. A self-employed freelancer usually registers as an unsecured creditor and is paid only if money is left after costs and preferential debts [2][3].

Can freelancers claim from the Redundancy Payments Service?

No. GOV.UK says the scheme is for employees, and that contractors should register as a creditor instead [4].



How do I register as a creditor?

In England and Wales, contact the office-holder. If you are owed more than £1,000, complete a proof of debt. For £1,000 or less, give your contact details and the amount owed [2].

Is it different in Scotland?

Yes. GOV.UK says creditor claims are different in Scotland and points to the Accountant in Bankruptcy. In a Scottish liquidation you send a statement of claim to the liquidator [2][12][13].

Can I take my equipment back from site?

Ask the office-holder first and confirm in writing that the equipment is yours. A claim form asks for details of any reservation or retention of title [11][12]. Take advice before removing anything.

Can I sue the organiser instead?

Not once it is in administration, without the administrator's consent or the court's permission. The same applies after a winding-up order, which needs the court's leave [8][9].

What we don't know yet

How much freelancers recover in event insolvencies. We found no official figures, and each case depends on the assets left.

This Insight is general information, not legal or financial advice. It covers England, Scotland and Wales. Insolvency rules depend on the type of insolvency and the facts. Check the official sources below and take advice before acting.

Interest: OTAS Live Ltd, which publishes EPGN, sells event operations services and works with freelance event professionals.

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All web sources were opened and checked on 20 October 2026.

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