

When the organiser goes bust

What freelance crew and suppliers can do, and what to put in place before the next booking. Full report

Operational Tactical Strategic

Correct as of	20 October 2026
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Read this first. This report is general information for event professionals. It is not legal or financial advice. Insolvency rules depend on the type of insolvency and the facts. Check the official GOV.UK, Accountant in Bankruptcy and legislation.gov.uk pages and take advice before acting on an individual case.



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About this report. It expands OTAS Insight WF-003 with the claims process in England and Wales and in Scotland, the order of payment, why court claims stop, late payment rights, actions for each level and checklists. Section 11 lists what we could not confirm. To ask for this report in another format, use the contact details on the OTAS Insights page.

1 Summary

When an event organiser becomes insolvent, the people who built and ran the event are often the last to be paid. A self-employed freelancer is usually an unsecured creditor. You register your claim with the person handling the insolvency, and you are paid only if money is left after the costs, preferential debts and any floating charge holder [2][3][7]. Employees can claim some money from the government. Freelancers cannot [4].

In July 2026 BBC News reported that suppliers, contractors, crew and musicians were left out of pocket after a festival organiser went into administration [1]. This report explains, for freelance event professionals and the people who book them, how to check an insolvency, how to register a claim in England and Wales and in Scotland, why a court claim usually stops, and what to put in place before the next booking. It sets out actions at each level: Operational, Tactical and Strategic.

It is general information, correct as of 20 October 2026, and not legal or financial advice.

At a glance. A freelancer owed money by an insolvent organiser is usually an unsecured creditor [3][5].

- Check Companies House and The Gazette to confirm the insolvency and find the office-holder [3][14][15].
- England and Wales: proof of debt if you are owed more than £1,000. For £1,000 or less, give your details and the amount [2].
- Scotland: a statement of claim to the liquidator in a liquidation. GOV.UK points creditors to the Accountant in Bankruptcy [2][12][13].
- In administration, legal action needs the administrator's consent or the court's permission [8].
- Prevention: written payment dates, prompt invoices, staged payments and early chasing [16].

2 Where this applies

This report covers England, Scotland and Wales.

- **England and Wales:** the claims process in section 5.2 follows the Insolvency (England and Wales) Rules 2016 and GOV.UK guidance [2][3][11]. Court claims for unpaid invoices are county court claims [18].
- **Scotland:** the Insolvency Act 1986 company provisions we cite extend to Scotland [7][8][9][10]. Claims in a Scottish liquidation follow the Insolvency (Scotland) (Receivership and Winding up) Rules 2018, and court claims use simple procedure or ordinary cause [12][19][20]. GOV.UK says creditor claims are different in Scotland [2].
- **Northern Ireland:** the insolvency provisions we cite do not extend to Northern Ireland, and GOV.UK says there is a different process for court claims there [7][10][18]. This report does not cover Northern Ireland. The late payment law in section 7 does extend there [17].

3 What happened, and why it matters

BBC News reported on 15 July 2026 that suppliers, contractors, ticket holders and musicians said they had been left out of pocket after a festival organiser went into administration. Several hundred people, including musicians, crew, volunteers, traders and contractors, had worked on the festival. One stage manager said he was owed £10,000. A freelance site manager told the BBC that freelance crew are "100% reliant on the festival holding up their end of the bargain" [1]. We do not name the company here. The guidance applies to any insolvency.

Freelance event work has three features that make insolvency hard:

- **Work comes first, pay later.** Crew, suppliers and musicians are often paid after the event, sometimes weeks later.
- **Debts build quickly.** A long build, a show and a derig can add up to a large invoice from one person.
- **Status varies.** On one event, some people are employees, some are workers and many are self-employed. Their rights differ [4][5][6].

4 Status decides what you can claim

4.1 Employees

GOV.UK says an employee of an insolvent employer can apply to the government for a redundancy payment, holiday pay, outstanding payments such as unpaid wages, and statutory notice pay [4]. In summary:

- unpaid wages and other money owed under the contract: up to 8 weeks;
- holiday pay: up to 6 weeks, for holiday in the 12 months before the insolvency;
- statutory notice pay: one week for each year employed, up to 12 weeks;
- redundancy pay, if continuously employed for 2 years or more.

Each is capped at £751 a week (£719 if made redundant before 6 April 2026). Applications for redundancy, unpaid wages and holiday must be made within 6 months of dismissal, using the case reference (CN) number from the office-holder [4].

Unpaid pay owed to employees for the 4 months before the insolvency, up to a prescribed limit, and accrued holiday pay are preferential debts [7].

4.2 Workers

A worker has some employment rights, such as the National Minimum Wage and protection from unlawful deductions from wages [6]. GOV.UK says the government scheme is for employees [4]. If you are a worker and not an employee, register as a creditor.

4.3 Self-employed freelancers

A self-employed person runs their business for themselves and does not have the rights of an employee or a worker, GOV.UK says [5]. GOV.UK's insolvency guidance says that if you are not eligible for the government scheme, "for example you're a contractor", you should register as a creditor instead [4].

Status depends on how the work is actually done, not only on the contract [5]. If you were treated as self-employed but worked like an employee, take advice.



5 How to claim when an organiser fails

5.1 Confirm the insolvency

The Insolvency Service says you can confirm an insolvency by searching Companies House, searching the Individual Insolvency Register for an individual, or checking the public notices in The Gazette [3]. The Gazette lists notices for administrations, creditors' voluntary liquidations and liquidations by the court [14]. These show who is handling the case.

5.2 England and Wales: register as a creditor

- Contact the person handling the case and tell them you are owed money [2].
- If you are owed more than £1,000, complete a proof of debt. If you are owed £1,000 or less, give your contact details and the amount owed [2].
- A proof must state your name and address, the total amount of your claim, how and when the debt was incurred, details of any security or reservation of title, and any documents that support the claim [11].
- Registering does not guarantee payment. It keeps you informed and lets you vote on decisions at creditors' meetings [2].

5.3 Scotland: submit a statement of claim

GOV.UK says creditor claims are different in Scotland and points to the Accountant in Bankruptcy, Scotland's Insolvency Service [2][13]. In a Scottish liquidation, a creditor submits a statement of claim to the liquidator, with documentary evidence of the debt. The statement of claim gives your name and address, the total claimed, how and when the debt was incurred, and details of any security or retention of title. To share in a dividend for an accounting period, the claim must reach the liquidator at least 8 weeks before the end of that period [12].

5.4 Where you stand in the queue

The Insolvency Service sets out the order for distributing money in a compulsory liquidation [3]:

1. fees and charges of the liquidation;
2. preferential creditors, such as wages owed;
3. any creditor holding a floating charge;
4. all unsecured creditors;
5. any interest payable on debts;
6. the shareholders.

A self-employed freelancer's invoice is not pay owed to an employee, so it is not in the preferential category for pay [5][7]. In most cases it ranks with the unsecured creditors. If there are no assets, creditors get nothing back [3].

5.5 Court action usually stops

- **Administration (England, Wales and Scotland):** no legal process can be started or continued against the company or its property without the administrator's consent or the court's permission [8].
- **Winding-up order (England, Wales and Scotland):** no action can be started or continued against the company without the court's leave [9].

This report does not cover the rules for voluntary liquidations. Take advice before starting any claim against a company in insolvency.

5.6 Your own equipment

If your own equipment is on site, tell the office-holder in writing that it belongs to you, and ask how it will be returned. Both the proof of debt in England and Wales and the statement of claim in Scotland ask for details of any reservation or retention of title [11][12]. Take advice before removing anything.

6 Before the next booking

6.1 Agree terms in writing

Agree the rate, what is included and the payment date before the work starts. A message exchange is better than nothing. If no payment date is agreed, GOV.UK says a business payment is late 30 days after the customer gets the invoice, or after you provide the service if that is later [16].

6.2 Limit how much is owed at once

For long builds or tours, agree a deposit or staged payments, so the amount at risk stays manageable. Invoice on the day your work ends.

6.3 Check the client

Companies House shows a company's filing history [15]. A company that is late filing, or has notices in The Gazette, needs a closer look [14].

6.4 Keep evidence

Bookings, call sheets, timesheets, messages and invoices all support a claim. Keep them together for each event.

7 When payment is late but the client is not insolvent

7.1 Late payment interest and recovery costs

Between businesses, you can claim statutory interest at 8% plus the Bank of England base rate, unless your contract sets a different rate. You can also charge a fixed sum for the cost of recovering the debt, once for each payment [16]:

Amount of debt	Fixed sum
Up to £999.99	£40
£1,000 to £9,999.99	£70
£10,000 or more	£100

Table 1. Fixed recovery sums for late commercial payments, from GOV.UK [16]. The Late Payment of Commercial Debts (Interest) Act 1998 extends to Northern Ireland as well as Great Britain [17].



7.2 Court claims

- **England and Wales:** you can apply to a county court to claim money owed, online or by post. GOV.UK says a mediation service could be quicker and cheaper [18].
- **Scotland:** simple procedure if the claim is worth less than £5,000 and is not complicated, and ordinary cause if it is worth more or is complicated [19][20].

8 What to do

Operational

- Get the booking, rate and payment date in writing, even by message.
- Invoice on the day your work ends, and chase as soon as payment is late.
- Keep call sheets, timesheets, messages and invoices for every event.
- If you hear an organiser is in trouble, check Companies House and The Gazette, then contact the office-holder [3][14][15].
- Register your claim: a proof of debt in England and Wales, a statement of claim in a Scottish liquidation [2][12].

Tactical

- Agree deposits or staged payments for long builds and tours.
- 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.
- Tell your own crew early and honestly if a client has failed, and help them register their claims.
- Add statutory interest and recovery costs to overdue invoices where appropriate [16].

Strategic

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

9 Tools

9.1 If the organiser fails: checklist

- ☐ Search Companies House and The Gazette. Note the type of insolvency and the office-holder [3][14][15].
- ☐ Write to the office-holder: who you are, what you are owed and your contact details [2].
- ☐ Submit a proof of debt (England and Wales) or statement of claim (Scotland) with your evidence [2][11][12].
- ☐ List any equipment of yours on site and tell the office-holder in writing [11][12].
- ☐ Do not start a court claim without advice [8][9].
- ☐ Keep copies of everything you send.

9.2 Booking terms checklist for freelancers

Point	What to agree
Rate	Day or event rate, overtime and what is included
Payment date	A date, or a number of days from invoice

Point	What to agree
Deposit	For long builds or high value work
Staged payments	For tours and multi-week events
Cancellation	What is paid if the event is cancelled
Evidence	How hours are recorded and confirmed

Table 2. OTAS planning prompts, not legal drafting.

9.3 Crew chief briefing (about 1 minute)

"Quick word on getting paid. Keep your call sheet and timesheet, and send your invoice the day we finish. If anything goes wrong with the client, I will tell you straight away and share the crew record so you can register your claim. Questions about your own booking go to _____."

10 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. After a winding-up order, an action needs the court's leave [8][9].

11 What we don't know yet

- **Recovery rates.** We found no official figures on how much freelancers recover in event insolvencies. Each case depends on the assets left.
- **Voluntary liquidations.** This report does not cover the specific rules for creditors' voluntary liquidations, which many small companies use.
- **Scottish administrations.** We checked the Scottish rules for liquidation claims, not for administrations.
- **Sector data.** We found no official figures on how many event organisers have become insolvent in 2026.

12 Sources

All web sources were opened and checked on 20 October 2026. Legislation and GOV.UK content: contains public sector information licensed under the Open Government Licence v3.0.

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13 About this report

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

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