



When the organiser goes bust

What freelance crew can do

Claims, the order of payment and protecting the next booking, for event professionals in England, Scotland and Wales

OTAS Insight WF-003 | All levels: Operational • Tactical • Strategic

Correct as of 20 October 2026 | England, Scotland and Wales | Not legal advice | otas.live/insights/



The short version: unpaid when an organiser fails

What happens

Freelancers are unsecured

- Paid only if money is left
- After costs and preferential debts
- No government scheme for freelancers
- Payment is not guaranteed

What to do now

Check, contact, claim

- Companies House and The Gazette
- Contact the office-holder
- Proof of debt in England and Wales
- Statement of claim in Scotland

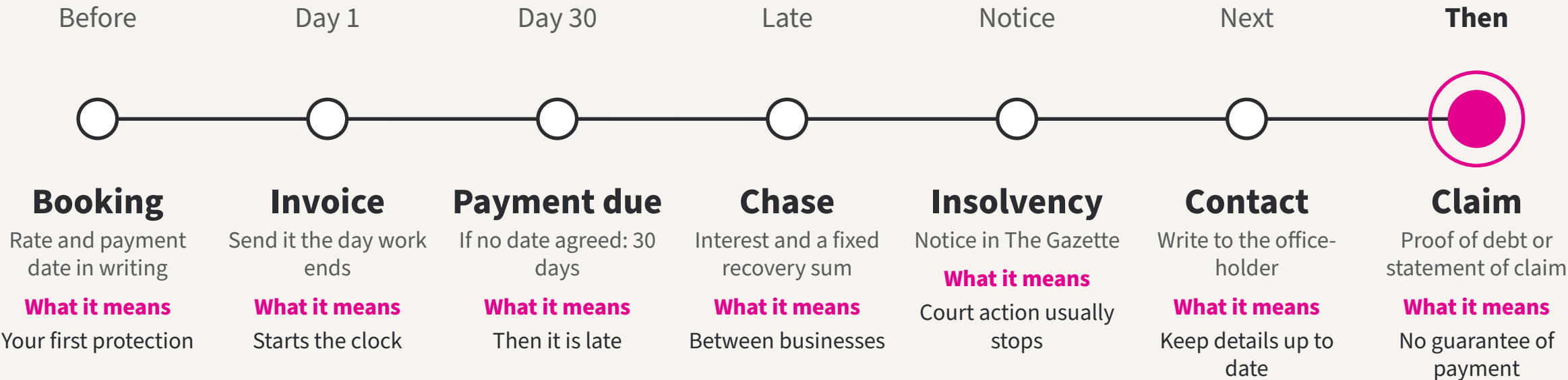
Before the next booking

Protect the work

- Payment date in writing
- Invoice when the work ends
- Deposits for long builds
- Chase early

England, Scotland and Wales, as published by GOV.UK and legislation.gov.uk on 20 October 2026. General information, not legal advice.

From booking to claim: seven points



England, Scotland and Wales. The 30 day point applies where no payment date is agreed. Claims differ in Scotland.

Who can claim what

01 • Employees

Government scheme

Up to 8 weeks of wages, 6 weeks of holiday and notice pay

Capped at £751 a week

02 • Workers

Some employment rights

Minimum wage and protection from unlawful deductions

Scheme is for employees

03 • Self-employed

Register as a creditor

No employee rights. Usually an unsecured creditor

GOV.UK: register instead

04 • England and Wales

Proof of debt

Needed if you are owed more than £1,000

£1,000 or less: details and amount

05 • Scotland

Statement of claim

Sent to the liquidator with evidence of the debt

Different rules apply

06 • Court claims

Usually stop

Administration: consent or permission needed

Take advice first

England, Scotland and Wales. Status depends on how the work is actually done, not only the contract.

Where freelancers stand in the queue

- **1. Costs** Fees and charges of the insolvency are paid first.
- **2. Preferential** Such as wages owed to employees.
- **3. Floating charge** Any creditor holding a floating charge.
- **4. Unsecured** All unsecured creditors. Most freelance invoices are here.
- **5. Interest** Any interest payable on debts.
- **6. Shareholders** For a company, the shareholders come last.

What it means for you

No assets means no payment

Your claim keeps you informed

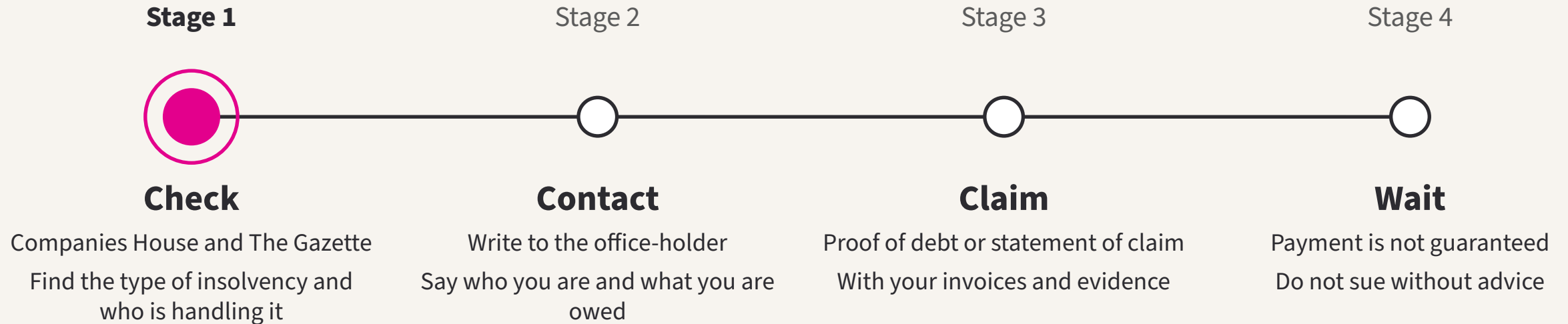
Your vote at creditors' meetings

Your evidence supports the amount

The point

Register anyway. Without a claim you cannot be paid.

If the organiser fails: four steps



The point: the claim costs little, and it is the only way to share in any money that is left.

£1,000: the proof of debt threshold

1,000

pounds: in England and Wales, if you are owed more than £1,000 you complete a proof of debt. For £1,000 or less, give your details and the amount.

8% plus base rate. Statutory interest on late business payments, unless the contract says otherwise.

£40, £70 or £100. Fixed recovery sum, depending on the size of the debt.

30 days. When a payment is late if no date was agreed.

Under £5,000. Simple procedure in Scotland for straightforward claims.

In Scotland, a liquidation claim is a statement of claim to the liquidator.

Operational: what freelance crew can do

- **Get it in writing** Booking, rate and payment date, even by message.
- **Invoice on the day** Send it when your work ends.
- **Chase early** As soon as payment is late.
- **Keep your evidence** Call sheets, timesheets, messages and invoices.
- **Act fast** Check Companies House and The Gazette, then contact the office-holder.
- **Register your claim** Proof of debt, or a statement of claim in Scotland.

Your evidence pack

Keep it together for every event.

What to keep

- Booking message or contract
- Call sheets
- Timesheets
- Invoices and reminders
- Your equipment on site? Tell the office-holder in writing.

Unsure of your status? Take advice.

Tactical: crew chiefs, suppliers and production managers

01

Deposits

Deposits or staged payments for long builds and tours

Keep: signed terms

02

Check the client

Filing history on Companies House before a large booking

Keep: search note

03

One crew record

Who worked, when and at what rate

Keep: crew record

04

Tell your crew

Early and honestly, if a client fails

Keep: message log

05

Help them claim

Share the record and the office-holder details

Keep: copies sent

06

Late payment

Add statutory interest and recovery costs where appropriate

Keep: invoices

Three levels: Operational for freelance crew, Tactical for crew chiefs and suppliers, Strategic for organisers and directors.

Strategic: what organisers and directors decide

Decision	What it looks like	Evidence to keep
Pay on time	Crew and suppliers paid on the agreed dates	Payment run
Cash flow	Planned for the whole event cycle, build to derig	Cash flow plan
Contingency	Crew and suppliers can be paid if income falls short	Budget line
Clear terms	Rates and payment dates agreed before work starts	Booking terms
Early advice	Licensed insolvency practitioner if trouble comes	Advice record
Honesty	Tell crew and suppliers where they stand, early	Messages sent
Records	Who worked, when and at what rate	Crew record
Review	After each event: what was owed, and for how long	Debrief notes

Planning prompts, not legal or financial advice.

What we don't know yet: 4 open points

01 • No figures

Recovery rates

How much freelancers recover in event insolvencies

Now: register every claim

02 • Not covered

Voluntary liquidations

The specific rules for creditors' voluntary liquidations

Now: take advice

03 • Not checked

Scottish administrations

We checked Scottish liquidation claims only

Now: ask the office-holder

04 • No figures

Sector data

No official figures on event organiser insolvencies in 2026

Now: check Companies House before booking

Open on 20 October 2026. Check the official sources before acting.



Supporting Events
and Professionals
at every stage

Work with OTAS

Planning an event and want your crew, suppliers and event operations planned properly from the start?

Request a call with OTAS to discuss how we can help

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Key sources: Insolvency Act 1986; Insolvency Rules 2016; Insolvency (Scotland) Rules 2018; GOV.UK; Accountant in Bankruptcy; The Gazette

Errors are corrected openly, on every format, and logged with the date.

General information, not legal or financial advice. Correct as of 20 October 2026. England, Scotland and Wales.

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Briefing card • 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.

Crew record held by: _____

Questions about your booking: _____

Any questions?”

Read at the start of the job. Fill in the blanks first.

Before the next booking: the checklist, by level

Operational payment date in writing; invoice the day work ends; keep evidence; act fast if a client fails.

Tactical deposits for long builds; check clients on Companies House; one crew record; tell crew early.

Strategic pay on time; plan cash flow and contingency; take insolvency advice early; be honest with crew.