

# ASSOCIATE MEMBERSHIP WITH ARTIST INSURANCE

Our Associate membership includes Public and Product Liability insurance, Professional Indemnity insurance and a free legal helpline. It's designed for UK-based artists, makers and art professionals undertaking a variety of events including exhibitions, workshops, fairs and open studios. Below you can find out more about the insurance and whether it would be suitable for you.

## **NAME OF INSURERS**

The primary policy is underwritten by Hiscox Ltd <https://www.hiscox.co.uk/> (the PPL insurance is made up of two layers, claims up to £5 million are covered by Hiscox and claims from £5 million-£10 million are covered by Allianz <https://www.allianz.co.uk/>). Axis is the policy holder and all of our Associate members are covered under this policy.

## **WHAT THE POLICY INCLUDES**

- Public and Product Liability Insurance: £10 million cover across the UK and EU. Excess: £250 per claim.
- Professional Indemnity Insurance: £5 million cover worldwide (excluding claims brought in the USA and Canada). Excess: £250 per claim.
- Free legal helpline which can be used to obtain advice and assistance on a variety of issues including employment, prosecutions, discrimination and health and safety.

## **ELIGIBILITY**

The insurance covers individual artists, makers and art professionals who are based in the UK. The insurance does not cover businesses (unless you're a sole trader with no employees), groups or organisations. By signing up to Associate membership you are confirming that you define yourself as an artist, maker, art professional or creative practitioner.

## **COST**

The Public and Product Liability and Professional Indemnity insurance is part of our Associate membership which is £25 per year or £2.50 per month.

## **DURATION OF THE INSURANCE**

The policy is effective from the date you sign up and pay for Associate membership until you cancel your membership or until it expires.

## **ACTIVITIES THE INSURANCE COVERS**

The insurance covers a range of activities that artists, makers and art professionals undertake as part of their day-to-day work. These include (but are not limited to) exhibitions, workshops, art and craft fairs, open studios, residencies, community projects, socially engaged art, lecturing/teaching, curation, installation of artworks/technical, commissions, performances, talks, filmmaking, photography and research.

## **PRACTICE AREAS THE INSURANCE COVERS**

The insurance covers a range of practice areas including (but not limited to) painting, drawing, mixed media, ceramics, jewellery, book works, printmaking, sculpture, metalwork, woodwork, textiles, glass making, installation, filmmaking, photography, sound, performance art, live art, animation, graphics and illustration.

## **WHAT THE INSURANCE DOES NOT COVER**

The insurance does not cover the following:

- Businesses\*, groups or organisations.
- Accidents that happen to you.
- Loss, damage or theft of your artworks, materials or equipment.
- Anyone who works or volunteers for you.

**We do not cover tattooing, face painting, body painting, toiletries, make-up/cosmetics, household goods, flower arranging/floristry, toys, pet accessories, food items, packaging. We also don't cover actors, singers or musicians.**

\*By 'business' we mean someone who has employees or volunteers working for them. If you are a sole trader with no employees or volunteers working for you, then the insurance will cover your activities (see guidance at the end of this form).

If you require clarification on what the policy does and does not cover please email [support@axisweb.org](mailto:support@axisweb.org)

To sign up to Associate membership with insurance go to  
<https://www.axisweb.org/join-axis/>

## **WHAT IS PUBLIC AND PRODUCT LIABILITY INSURANCE?**

Public liability insurance covers circumstances in relation to the delivery of your services, whilst Product liability covers circumstances in relation to products (artworks, craft items etc) you have made and sold.

Our Public and Product liability insurance offers protection for you against injuries to members of the public, clients or contractors as a result of your artistic activities. It can cover compensation payments and legal costs if a member of the public (maybe a visitor to your exhibition or studio) sues you because they've been injured or their property has been damaged.

Our Public and Product Liability insurance includes £10 million cover across the UK and EU with an excess of £250 per claim.

## **WHAT IS PROFESSIONAL INDEMNITY INSURANCE?**

Professional indemnity insurance can help protect artists, makers and art professionals who undertake work for clients. It can offer cover if the artist needs to pay compensation to correct a mistake or settle a claim, and can also cover legal defence costs.

Our Professional Indemnity insurance includes £5 million cover worldwide (excluding claims brought in the USA and Canada) with an excess of £250 per claim.

To sign up to Associate membership with insurance go to  
<https://www.axisweb.org/join-axis/>

# FREQUENTLY ASKED QUESTIONS

## **HOW DO I SIGN UP FOR YOUR INSURANCE?**

To get insurance you simply need to sign up to our Associate membership.

## **HOW MUCH IS YOUR INSURANCE?**

Our insurance is part of our Associate membership which costs £25 per year or £2.50 per month.

## **WHY DOES IT COST SO LITTLE?**

We've teamed up with insurance company Hiscox and taken out a special policy with them. Under this 'umbrella' policy, all of our Associate members have insurance cover. We can then divide the total cost of the policy with all of our members which reduces the cost.

## **WHAT IS PUBLIC AND PRODUCT LIABILITY INSURANCE?**

Public liability insurance covers circumstances in relation to the delivery of your services, whilst Product liability covers circumstances in relation to products (artworks, craft items etc) you have made and sold.

The insurance covers a range of activities that artists, makers and art professionals undertake as part of their day-to-day work. These include (but are not limited to) exhibitions, workshops, art and craft fairs, open studios, residencies, community projects, socially engaged art, lecturing/teaching, curation, installation of artworks/technical, commissions, performances, talks, filmmaking and photography and research.

## **WHAT DO YOU CLASS AS 'ARTISTIC ACTIVITIES'?**

Exhibitions, workshops, art and craft fairs, open studios, residencies, community projects, socially engaged art, lecturing/teaching, curation, installation of artworks/technical, commissions, performances, talks, filmmaking and photography and research.

## **WHAT ART PRACTICES DO YOU COVER?**

The insurance covers a range of practice areas including (but not limited to) painting, drawing, mixed media, ceramics, jewellery, book works, printmaking, sculpture, metalwork, woodwork, glass making, installation, filmmaking, photography, sound, performance art, live art, animation, graphics and illustration.

# FREQUENTLY ASKED QUESTIONS

## **WHAT IS PROFESSIONAL INDEMNITY INSURANCE?**

Professional indemnity insurance can help protect Artists and Art Professionals who have clients and if a client claims that there is a problem with the work you've done for them.

It can offer cover if you need to pay compensation to correct a mistake or settle a claim, and can also cover your legal defence costs.

## **DOES YOUR INSURANCE COVER DAMAGE TO MY ARTWORKS OR THEFT OF MY ARTWORKS OR EQUIPMENT?**

Unfortunately our insurance does not currently cover damage or theft of artworks or equipment but it's something we may add to the insurance at a later date. You'll have to contact another insurance provider such as Hiscox, to arrange separate cover.

## **CAN I ADD COVER FOR MY ARTWORKS & EQUIPMENT ON TO THE POLICY?**

No unfortunately, due to the group nature of the policy, you can't amend or add things to it.

## **DOES THE INSURANCE COVER ME FOR SELLING MY ART/CRAFT ITEMS IN A SHOP AND ONLINE?**

The insurance covers online sales. If you're selling art/craft items in a shop or other venue, the Product Liability insurance would cover you if a member of the public was injured or their property was damaged by your item/product. Public liability cover should fall under the shop/venue's insurance cover.

## **CAN ARTISTS BASED OUTSIDE OF THE UK JOIN AS AN ASSOCIATE AND BE COVERED BY THE INSURANCE?**

Artists who join as an Associate need to be based in the UK or have a permanent UK address to be covered. The public and product liability insurance covers claims brought across the EU. The professional indemnity is worldwide cover excluding claims brought in the USA and Canada.

## **DOES YOUR INSURANCE INCLUDE EMPLOYERS' LIABILITY INSURANCE?**

No it does not cover anyone who works or volunteers for you.

# FREQUENTLY ASKED QUESTIONS

## **DOES YOUR INSURANCE COVER ME WHEN I'M INSTALLING WORK IN A PUBLIC SPACE?**

Yes it would cover you during the installation (if you use sub-contractors then they would need their own insurance). If a claim is made after install that can be traced back to the installation period then you'd be covered. The venue/space would/should be responsible after the installation of the work.

## **HOW DO I GET MY INSURANCE DOCUMENTATION?**

Once you've signed up to Associate membership and paid your subscription you'll receive all of the documentation in your confirmation email.

## **CAN WE GET YOUR INSURANCE AS A BUSINESS, ORGANISATION OR GROUP OF ARTISTS?**

Our insurance is based on an individual artist, maker or art professional undertaking events such as workshops, exhibitions, open studios, fairs etc. We do not cover groups, organisations or businesses\*.

\*By 'business' we mean someone who has employees or volunteers working for them. If you are a sole trader with no employees or volunteers working for you, then the insurance will cover your activities.

## **CAN I CANCEL MY ASSOCIATE MEMBERSHIP AT ANY TIME?**

Yes you can but please be aware that you would not be covered by our insurance once you've cancelled your membership.

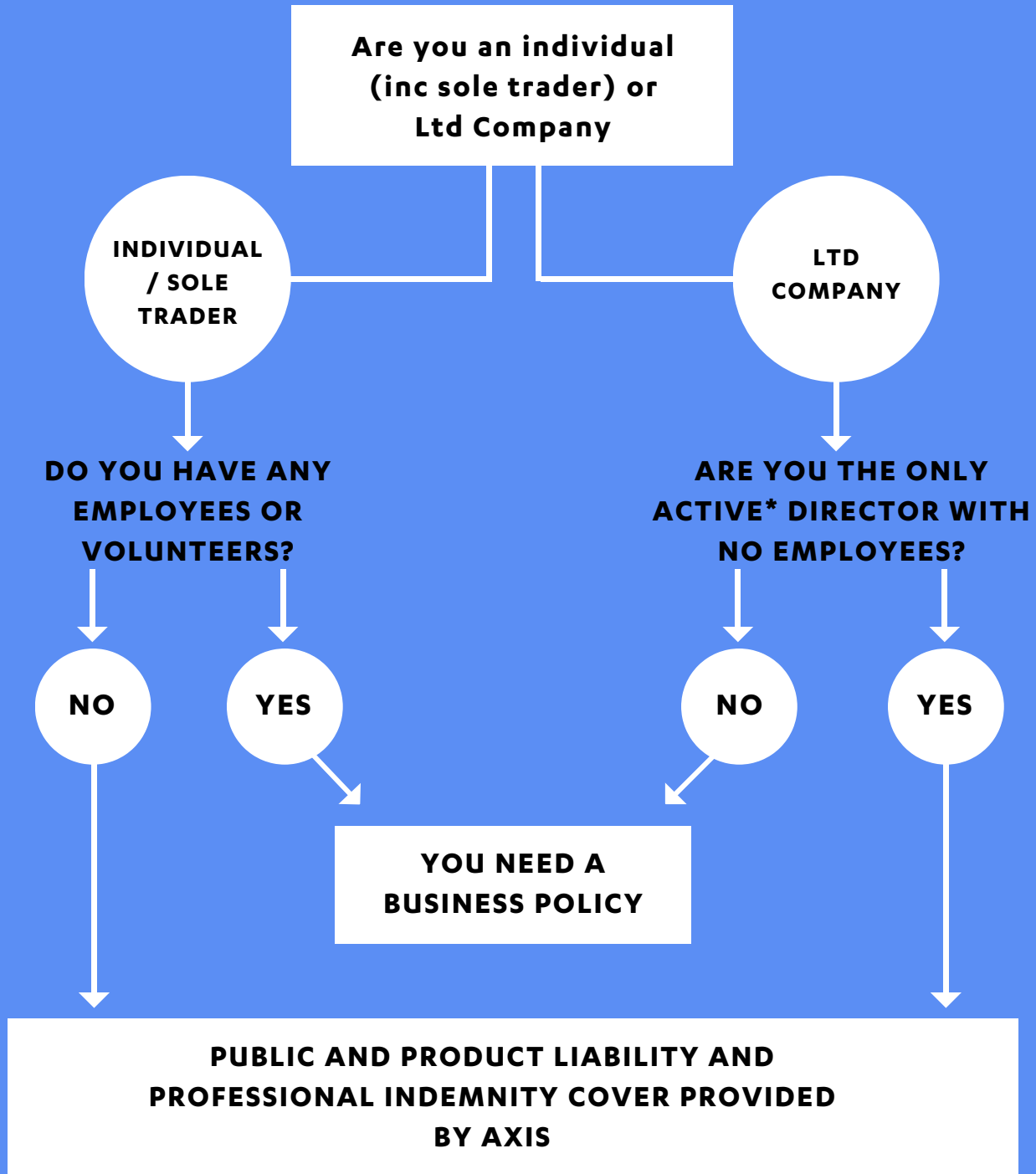
## **I HAVE DIRECTORY MEMBERSHIP AND/OR OPPORTUNITIES MEMBERSHIP ON AXIS, DO THESE TWO MEMBERSHIPS INCLUDE INSURANCE?**

No, you have to add Associate membership onto your existing membership to get insurance cover.

## **I WANT A PROFILE ON YOUR WEBSITE, CAN I GET THIS WITH ASSOCIATE MEMBERSHIP?**

No, to have a profile on our site you have to apply for Professional Membership.

# BUSINESSES AND LTD COMPANIES



\*For insurance purposes, 'active' director means director who is active in their artistic discipline.

## Business policy holders

If you employ staff or have volunteers you will need to arrange Public Liability cover for their activities under a business policy, as you have a liability for what they do. This applies in all cases – whether under direct supervision or not. If someone is injured as a result of the employees/volunteers activity, it is you that will be responsible. You will need to advise Axisweb if, at any point during your membership, you take on staff or volunteers.