



Artist Liability Insurance

INSURANCE DESIGNED FOR ARTISTS

1

INTRODUCTION

2

COVERAGE ELIGIBILITY

3

GENERAL LIABILITY

4

COVERAGE WHILE SELLING AT EVENTS, SHOWS, AND FESTIVALS

5

ANNUAL POLICY

6

ADDITIONAL INSURED

7

SHOW POLICY

8

LIMITS OF LIABILITY

9

CLAIMS AND CONTACT

Artist, Crafters, and Tradesmen Insurance (ACT)

was created to meet the unique needs of artists who sell or showcase their goods at fairs, festivals, shows, and other venues.

You may have first realized you needed artist insurance when you set up your business. Or perhaps you decided to attend a show or fair and discovered during registration that the event requires you to carry insurance.

Maybe you still don't think you need artist insurance. This, however, could be a costly mistake. If you're still on the fence and wondering what you could possibly need insurance for, check out this infographic with the most common insurance claims from real ACT customers:

ACT's Most Common

INSURANCE CLAIMS

Don't let the road to success break your dreams.

64% BUSINESS Property Damage

Due to severe weather conditions, a booth was lifted from its place. The result was that the ACT client's property was damaged, in addition to other third party damages.**



22% BUSINESS Stolen Property

While at a show, an ACT client's iPad (which they used for transactions) and other equipment was stolen.**

10% 3RD PARTY Property Damage

ACT's client punctured a neighboring booth, causing damage to both the canopy itself and the artwork inside.†



4% THIRD PARTY Injuries

A person in an ACT client's booth tripped over some items within the booth and sustained injuries.†



** This coverage only available through ACT Annual Policy. Each claim evaluated by case-by-case basis. See Website for full coverage details.

† Claims are dependent upon the policy selected and the individual policy details. Each claim is evaluated on a case-by-case basis and specific claim results may vary.

Because there are many unique types of art, artists often wonder what types of coverage they need and if their business operations will qualify. To help ease your mind, ACT Insurance offers two policies that meet the needs of most artists and are available in all 50 states.

These two policies are our Show Policy and our Annual Policy. Each one offers slightly different coverages, and they also differ in the types of businesses that qualify for coverage.

We will address the differences in coverage in a later section. However, both the ACT Annual and Show policies have some exclusions that are listed below. If you find your business falls under an ineligible operation, we may still be able to provide you with insurance, so please **contact us**.

Annual Policy Ineligible Operations:

- Disc Jockeys (DJs)
- All Ingestible Food or Drink Products
- Any Product Requiring a Prescription
- Architecture or Design Professionals
- Contractors
- Art Galleries
- Artisan Contractors
- Candles, Including Liquid Fuel, Gel, or Wax Melts
- Products Designed for Infants, Toddlers, or Children, Including Children's Furniture & Toys
- Commercial Painters
- Drugs
- Medical Equipment/Devices
- Invasive Medical Products Intended to Stay in the Body
- Nutraceuticals
- Performing Artists
- Videographers
- Musicians
- Pharmaceuticals
- Retail Storefronts – Premises
- May Be Owned or Leased Mainly for Use for Working and Not for Retail Sales
- Saddles, Harnesses, or Horse Furnishings
- Salon or Spa Operations
- Sporting Goods/Equipment
- Tattoo Artists
- 3D Installation Art
- Tobacco Related Products
- E-Cigarettes and Smokeless Products
- Topical Products Such as Cosmetics, Lotions, or Soaps
- Vitamins, Supplements, or Suppositories

Show Policy Ineligible Operations:

- Disc Jockeys (DJs)
- Christmas Tree Lots
- Pumpkin Patches
- Martial Arts Events
- Concerts
- Birthday Parties
- Sporting Events
- Any Activity Involving Live Animals
- Any Activity Involving Motorized Equipment/Vehicles
- Political Rallies, Demonstrations, or Events
- Event Directors/Organizers
- 3D Installation Artwork

3

GENERAL LIABILITY

General liability is one of the primary features of either an ACT Insurance Show or Annual Policy. This type of coverage includes protection from bodily injury, property damage, and damage claims caused by your negligence. Here is an example of how general liability could protect you:

If someone were in your booth while you were exhibiting your art at a fair, festival, or event and they were to trip and fall over something you placed in the booth and sprain their arm. You could be held financially responsible for this incident.

Other examples may include spilling or dropping something that damages the floor of a venue, or perhaps a high wind blows your improperly secured tent into another vendor's property and causes damages.

If you have general liability insurance from ACT, these incidents would likely be covered.

In addition, we want you to know that ACT Insurance doesn't have a deductible on liability claims. This means that if you were to have a covered claim, ACT Insurance would take effect immediately without the need to pay hundreds of dollars up front.

General Liability Limits:

\$1,000,000 coverage per occurrence

\$2,000,000 aggregate coverage[†]

[†]Aggregate coverage is the most ACT would pay for all claims in a policy period.

4

COVERAGE WHILE SELLING AT EVENTS, SHOWS, AND FESTIVALS

At ACT, regardless of the policy you purchase, you can enjoy the benefit of having coverage for your business no matter how many events you attend.

When you attend multiple shows, your coverage stays the same and simply follows where you go. Again, these limits will be dependent on the terms in the policy that you purchase, so be sure to **visit ACT's website** for details.

The ACT Annual Policy starts at \$265 and is a versatile insurance policy that provides artists with 12 months of coverage from the effective date. As mentioned in the infographic at the beginning of this document, ACT's most common claims involve stolen and damaged policyholder property. For protection from these types of claims, you would need inland marine coverage, which is discussed below and can only be found in the Annual Policy.

All ACT policies are available in all 50 states and coverage is not premises or location specific. What this means is that you are able to attend shows anywhere in the United States, and all you need to do is add your additional insured for the event and you're all set.

If you're an artist who needs insurance, simply [visit ACT Insurance](#) and buy the policy online. You don't have to wait to get a quote during business hours because the checkout process is available online 24/7. You can manage your policy, add additional insureds, and access your insurance documents at any time.

Coverage Terms

While the Annual Policy is versatile, not everyone qualifies for coverage. Going through the 100% online application process will help you determine if you specifically qualify for coverage. However, for your convenience, we've once again included a short list of excluded operations, and if you find that you are ineligible, please [contact us](#).

- Disc Jockeys (DJs)
- All Ingestible Food or Drink Products
- Any Product Requiring a Prescription
- Architecture or Design Professionals
- Contractors
- Art Galleries
- Artisan Contractors
- Candles Including Liquid Fuel, Gel, or Wax Melts
- Products Designed for Infants, Toddlers, or Children, Including Children's Furniture & Toys
- Commercial Painters
- Drugs
- Medical Equipment/Devices
- Invasive Medical Products Intended to Stay in the Body
- Nutraceuticals
- Performing Artists
- Portrait Photography
- Videographers
- Musicians
- Pharmaceuticals
- Retail Storefronts – Premises May Be Owned or Leased Mainly for Use for Working and Not for Retail Sales
- Saddles, Harnesses, or Horse Furnishings
- Salon or Spa Operations
- Sporting Goods/Equipment
- Tattoo Artists
- 3D Installation Art
- Tobacco Related Products
- E-Cigarettes and Smokeless Products
- Topical Products Such as Cosmetics, Lotions, or Soaps
- Vitamins, Supplements, or Suppositories
- Weapons, Knives, or Ammunition

Products & Completed Operations Coverage

Products coverage protects you in the event that your product causes bodily injury or property damage to a third party. For example, regardless of the type of art you create, there are usually many different components involved. It might include something like dyes, fabrics, or fibers that a person is allergic to and requires them to seek medical attention.

This is the type of situation that may be covered by products coverage. Again, products coverage is only included in the ACT Annual Policy.

Products & Completed Operations Limits:

\$1 Million occurrence coverage

\$2 Million aggregate coverage[†]

[†]Aggregate coverage is the most ACT would pay for that type of claim in a policy period.

Inland Marine Coverage (A Type of Business Property Coverage)

Inland marine coverage is only found in the ACT Annual Policy, and it is the coverage that responds to the top two most common claims we see. Basically, it covers your business's property at any location in the United States.

There are two main ways inland marine coverage protects your property.

The first way occurs if your property is damaged by a third party or extreme weather conditions. At ACT, we often see claims that involve high winds or rain that have damaged an artist's work or other property.

The second way that it protects artists occurs when their property is stolen—as long as the property is used in the course of their business. For example, one ACT client used a tablet to process transactions; because it was a part of their business operations, the theft of the tablet was covered.

ACT's business personal property limits include:

\$1 Million occurrence coverage

\$2 Million aggregate coverage[†]

[†]Aggregate coverage is the most the ACT policy would pay in a policy period.

Optional Professional Liability

Professional liability coverage is an option available exclusively to artists who purchase an Annual Policy. You must create and sell art as your primary business. Then, if you teach classes or give professional advice, professional liability would protect you if someone were injured because of errors or omissions in your instruction.

6

ADDITIONAL INSUREDS

As an artist, you will mostly likely need to add additional insureds to your policy. But what are they and how can you add them to your policy? Well, they:

- Are shows, fairs, other events
- Require protection from your actions as a vendor attending their event
- Get added on your policy, but it only covers them—the AI—from claims brought against them due to your negligence

For example, if someone were to cause an injury or property damage to a third party, the insurance policy would protect you and also protect the venue that you named as an additional insured if the injured party decides to sue.

So, How So You Add Additional Insureds?

First off, it's free. Secondly, ACT makes the process to add one easy, and it can be done when you purchase your policy or anytime during the policy term. To do so, simply:

- 1. Visit actinsurance.com**
- 2. Log in to your dashboard by clicking the "Login" button at the top right corner**
- 3. Click the "Add additional insured" button**
- 4. Then fill out the form**

The director or event you add will be listed on your policy and sent an email with their certificate.

The **ACT Show Policy** starts at \$39 and is designed to work for artists who need insurance but only attend a few shows each year. Its main focus is to protect artists and their additional insureds from general premises and operations liability claims. There is no product liability coverage in this policy.

This policy has several term length options for artists to choose from to help maximize their coverage and minimize their costs. The terms must be for consecutive days and are as follows:

- 1–3 days starting at \$39
- 4 days starting at \$49
- 5 days starting at \$59
- 6 days starting at \$69
- 7 days starting at \$79
- Up to 90 days starting at \$89

Like the Annual Policy, the Show Policy is available in all 50 states and allows you to purchase insurance, manage your policy, and print documents online 24/7.

SHOW EXCLUSIONS

The **ACT Show Policy** covers a wide variety of artists. However, there are still some types of artists who may be excluded. Going through the application is the best way to determine if you're qualified. However, for your convenience, we've once again included a list of some exclusions for the Show Policy. If you find you are ineligible we may still be able to provide you with insurance, so please **contact us**.

- Disc Jockeys (DJs)
- Christmas Tree Lots
- Pumpkin Patches
- Martial Arts Events
- Concerts
- Birthday Parties
- Sporting Events
- Any Activity Involving Live Animals
- Any Activity Involving Motorized Equipment/Vehicles
- Political Rallies, Demonstrations, or Events
- Event Directors/Organizers
- 3D Installation Artwork

8

LIMITS OF LIABILITY

LIMITS OF LIABILITY

General Liability Aggregate Limit	\$2,000,000
Products-Completed Operations Aggregate Limit	\$2,000,000
General Liability Each Occurrence Limit	\$1,000,000
Business Personal Property Limit (Per Article)	\$5,000
Business Personal Property Limit Aggregate Limit	\$10,000
Business Personal Property Limit Deductible	\$250
Optional Professional Liability Per Occurrence Limit	\$100,000
Optional Professional Liability Aggregate Limit	\$200,000
Optional Professional Liability Deductible	\$1,000

PRICING

\$0 - \$50,000	\$265
\$50,000 - \$100,000	\$375
General Liability Each Occurrence Limit	\$125
Business Personal Property Limit (Per Article)	\$185

**Please note these are brief definitions of coverage and your policy may be more restrictive in its language. It is essential that you refer to the actual policy for a complete description of coverages and exclusions. If you would like to see a sample policy, please contact us.

If you have an ACT artist insurance policy and need to file a claim, doing so is simple. Just contact our customer service team by either phone or email. They will help you navigate the **5 Step Claim Process**, outlined below:

1. Contact ACT's customer service at info@actinsurance.com or call: 888-568-0548
2. Fill out the claims form sent to you via email, then email it back to us
3. We send the form to the underwriting company
4. The underwriting company will assign an adjuster to work with you
5. The adjuster will work with you through the closure of the claim

CONTACT

If you're ready to buy an artist policy from ACT Insurance, our purchase process is done 100% online.

For the **ANNUAL POLICY**, [CLICK HERE.](#)

For the **SHOW POLICY**, [CLICK HERE.](#)

To find more information about ACT Insurance, or to speak with a customer service representative, please use the phone number or email below.

ACT INSURANCE

260 South 2500 West #303
Pleasant Grove, UT 84062

Phone: **888.568.0548**

Email: **INFO@ACTINSURANCE.COM**

