

## Free Risk Assessment Checklist for Artists & Crafters

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Selling at Events (Craft Fairs, Markets, Pop-Ups)

- □ Clearly label each product's intended use, materials, and allergens
- Purchase event coverage that includes general liability insurance
- Use weighted tents and stable displays (no wobbly tables!)
- □ Keep all wires, signs, and product boxes out of walkways
- □ Use guards or strong mounts for larger, heavier, or sharp products
- □ Store cash securely or use digital payment methods
- □ Review booth contracts for setup and liability requirements
- □ Take photos of your booth setup in case of property damage claims
- $\Box$  Monitor the weather forecast and pack rain protection or shade

## Selling Online

- □ Purchase product and general liability insurance
- Purchase data breach insurance
- $\hfill\square$  Clearly label each product's intended use, materials, and allergens



- □ Accurately describe each product to prevent misuse and misunderstandings
- □ Add a digital watermark to all product previews and images
- □ Display copyright notices on all product descriptions and social posts
- □ Use a secure e-commerce platform with HTTPS and strong passwords
- □ Set clear return, refund, and shipping policies
- □ Keep digital backups of your listings, photos, and customer data
- Research and comply with sales tax laws for each state or country you sell in
- □ Register copyright claim for original designs
- □ Work with reputable carriers and use package tracking

## Hosting Workshops, Classes, or Demos

- Ask participants to sign a waiver (especially for hands-on activities)
- □ Limit class sizes to ensure supervision and safety
- □ Offer protective gear when needed (gloves, aprons, goggles)
- □ Clearly explain safety instructions before the activity starts
- □ Keep a first aid kit within reach
- □ Ensure the venue is well-lit and has emergency exits
- □ Make sure your liability insurance includes workshop and class coverage

## General Business Safety To-Dos

- □ Register your business (LLC, sole proprietorship, etc.)
- Create a business bank account
- □ Use contracts or written agreements with collaborators and venues
- □ Regularly review and update your insurance coverage
- $\Box$  Keep receipts and records for tax and claim purposes
- Build a crisis plan for accidents, online issues, or damaged goods

Need insurance coverage for all your business operations? The <u>ACT Pro Policy</u> includes general and product liability coverage, plus options to cover workshops and data breaches, starting from \$24.25 a month. Become an ACT Pro and enjoy coverage that keeps up with your creativity!