**Potential Insurers for Participants**

**Blackwood River Arts Trail 2023**

*The following is a list of potential insurers that may be suitable for your use during the Art Trail. Please note, we do not make any warranty that a particular product is suitable for your individual situation. If you are unsure about what type of insurance you require, or whether a particular insurance product is suitable for you, please seek professional advice.*

# AAMI

AAMI offers some options a) Artist working out of different venues with $10M Public & Product Liability + $500,000 Professional Indemnity for $84 per month <https://business.aami.com.au/about-your-business>

b) Product Liability and Public Liability insurance for market stall type exhibits. AAMI’s minimum cover period is 3 months, which may be useful for those who are doing the Trail as a one off, or those who are hobbyists and may not get the value out of an annual policy https://www.aami.com.au/business-insurance/market-stall-exhibitor.html#tab2

# NAVA (National Association for the Visual Arts)

NAVA offers their Premium and Premium Plus Members access to a range of insurances for artists and artworks while in transit and on exhibition https://visualarts.net.au/Membership/insurance/

Through the NAVA Premium Plus Membership NAVA is able to offer members seven types of heavily discounted insurance. Premium Plus Membership is exclusively available for professional visual artists, curators, installers, registrars, conservators and arts administrators.

The insurance package included in the Premium Plus Membership offers:

* Public liability
* Products liability
* Professional indemnity extension
* Property in custody or control
* Tenants liability
* Personal accident

The Premium Plus Membership costs $298.00 annually.

## Artsource

Artsource - MAX membership **$340 per year**

*Note: Half-yearly payment plans available and annual membership fees are tax deductible for practising professionals*

MAX membership provides all the benefits of Artsource ACCESS and Artsource PLUS, but with an insurance package designed specifically for professional visual artists.

# The Insurance Covers

* Public Liability $20,000,000;
* Products Liability $20,000,000;
* Personal Accident up to $1,000/week for one year;

Plus more.

**https://www.artsource.net.au/Services/Insurance**

## Guildhouse – Local Community Insurance Services

Find out more here: https://guildhouse.org.au/membership

Guildhouse Accredited or Allied membership offers the following six types of insurance:

* Public Liability (up to $20,000,000)
* Products Liability (up to $20,000,000)
* Professional Indemnity (up to $5,000,000)
* Tenants Liability (up to $20,000,000)
* Goods in Physical and Legal Control (up to $100,000)
* Personal Accident (up to $1000 per week)

###### Find out more about this policy here: https://guildhouse.org.au/membership Accredited Membership$290 p/yr

Perfect for artists, craftspeople, designers, curators, arts workers and installers who need insurance and want all the benefits of being a Guildhouse Member. Applications are reviewed monthly and require demonstrable experience in your field by supplying an artist statement, bio, CV and 8 high-quality images of your work.

**Accredited Membership Includes:**

* Tailor-made Insurance package
* Eligible for Guildhouse programs
* One-on-one Advice Bank sessions
* Professional development opportunities
* Free or discounted entry to INFORM, reVision and other Guildhouse events
* eBulletins and eFlyers full of sector news
* Access to Member content on the Guildhouse website
* Partner discounts

## ASR Underwriting Agencies

Specialised liability insurance for festivals and events that can cater for any length of time, from an hour to several months. Policy features limits up to $50 million, short term and annual policies available, Lloyd’s of London security. Find out more here: https://asruw.com.au/products-services/event-liability/

## Bizcover

Small business and Public Liability: <https://www.bizcover.com.au/what-is-public-liability-insurance/>

## Youi

Offers professional Artist cover options

Ph 1300 260 484 website: <https://www.youi.com.au>

## AUZI

Offers professional Artist cover options, Market Stall Holders. Handmade Insurance – Public & Product anywhere approx. $345 annual

Ph 1300 939 698 website: https://www.auzi.com/portal/