

# IS YOUR EXHIBITION OR WORKSHOP COVERED?



**artsure**  
by finsura

# ARE YOU COVERED IF SOMETHING GOES WRONG AT YOUR EXHIBITION OR WORKSHOP?

Did you know that as an artist you are at risk of being sued if someone is injured when they visit your workshop or exhibition? Or if they suffer an illness or injury from the products you use? Not to mention any property damage that may be caused to the premises.

Without the right coverage, you could be liable for paying legal costs and damages.

## WHY SHOULD YOU BE COVERED BY ARTSURE?

- Flexible pay by the month premiums with no additional cost, or dishonour fees.
- We can include automatic cover for market stalls, workshops, exhibitions, art shows, festival participation and the premiums start from just \$200 per year.
- If an accident occurs, you'll have advice and support from a dedicated claims officer.
- You'll have the confidence in knowing your policy is backed by Australia's largest global insurer QBE.
- We are an Insurance Broker so we can cover most, if not all, your requirements and you can have your insurance all in one place.
- We'll provide you with a certificate of currency to give to your Landlords or other parties.
- Cancel the policy at any time - you only pay for the time you need it.

## THE ARTSURE PACKAGE INCLUDES:

- Public & Products Liability: Covers personal injury or property damage for events such as:
  - A visitor gets injured tripping over loose cabling at your premise.
  - A client suffers illness or injury from products used in the artwork sold.
  - Damage caused to property (e.g. public place/hired location) when undertaking art outside of your studio.
- Professional Indemnity: Covers a breach of professional duty. Scenarios include:
  - You may be held responsible as a result of specialist advice, techniques or instructions provided in a publication or workshop.
  - Provision of services to events organised by other parties (e.g. contractual liability) and claims that may arise due to inadequate performance, non-performance, etc.
  - False advertising/errors in publications (newsletters, articles, promotional materials).
  - Infringement of intellectual property such as choreographic plagiarism.
- General Property: Accidental Damage, destruction or loss to your artwork/artist supplies and tools anywhere within Australia.



## WHY YOU NEED ARTSURE

Finsura has worked with the Regional Arts New South Wales to create Artsure – a cover specifically for artists and not-for-profit arts groups ensuring you get the exact cover you need for the value you want. For over 30 years, Finsura has become one of Australia’s leading brokers providing tailor made solutions to thousands of individuals, businesses and organisations. We have established relationships with insurance providers enabling us to secure policies which are competitive in price and coverage.

Unlike an insurance agent selling fixed policies or contracts on behalf of insurance companies, we are a professional insurance broker and can analyse, design and negotiate an insurance package for you. We work for you and always have your best interests in mind.

### THE CLAIM:

Artist hired a local council hall to hold regular workshops with the community. At one of the workshops the council claimed that they had ruined the parquet floor with the materials they were using. The council then sought \$15,000 from the artist to replace the damaged area otherwise they would proceed with legal action. The artist didn’t believe that they were at fault and as such moved to a new location to hold the workshops. The council pursued the artist.

### THE OUTCOME:

- With an Artsure policy: \$250 excess to you to repair the damage and defend the claim. No impact to your existing arrangement with the Council and you can continue your business
- Without an Artsure policy: Up to \$25,000 cost to you including replacement of the floors and legal costs plus your time to defend & deal with the claim.

Talk to our brokers, get the right advice and be confident you’re covered.  
Call 1800 252 712 or visit [artsure.com.au](http://artsure.com.au)

# GET COVERED NOW

Get Artsure coverage now to protect  
you and your artistic pursuits!

8 McMullen Ave  
Castle Hill NSW 1765

Email: [team@finsura.com.au](mailto:team@finsura.com.au)



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