

# IS YOUR EXHIBITION OR FESTIVAL COVERED?



**artsure**  
by finsura

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

Incorporated Groups and Arts Groups are at risk of being sued if someone gets injured during a visit to your festival or exhibition or any property damage that may be caused to the venue, council property or other persons premises. Without the right cover, you could be left paying legal costs and damages.

## WHY SHOULD YOU BE COVERED BY ARTSURE?

- 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 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.
- Regional Arts NSW Members can receive up to 40% off our standard premiums (applicable to only NSW groups).
- We include automatic cover for market stalls, workshops, productions, exhibitions, art shows, festival participation and can extend to include you organising festivals.
- Voluntary Workers – Personal Accident: Cover for injury to volunteers while performing unpaid voluntary work for or on behalf of the group eg:
  - A volunteer is injured whilst setting up an art installation.
- General Property: Accidental Damage, destruction or loss to artwork / artist supplies and tools anywhere within Australia.
- Property Damage – Cover for glass, building and contents that you may be responsible for.
- Association Liability: Policy designed for not-for-profit organisations covering liability arising from management of the Association, its directors, officers and members e.g. types of claims the Association and insured persons could face:
  - Breach of duty
  - Defamation
  - Breach of consumer law legislation (Trade Practices)
  - Occupational health and safety proceedings
  - Infringement of intellectual property rights
  - Breach of confidentiality
  - Wrongful dismissal, discrimination or harassment claims from employees/volunteers.

## THE ARTSURE PACKAGE CAN INCLUDE:

- Public & Products Liability \$20,000,000: Covers your legal costs and expenses in the event you are found at fault for personal injury or property damage to your visitors or landlord's property. For example:
  - A visitor is injured at your event or your place of business e.g. tripping over cabling.
  - Organising an event at a hired location and cause damage to other person's property / cause damage to the flooring.

Subject to Terms & Conditions of the Policy.





## WHY YOU NEED ARTSURE

With Regional Arts New South Wales' support, we are able to create cover specifically for artists and not-for-profit arts groups so you'll get the exact cover you need for the value you want. In the last 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; we analyse, design and negotiate an insurance package that suits you. We work for you and always have your best interests in mind.

### THE CLAIM:

A volunteer went to sit on a chair on the stage and the chair leg slipped off stage causing the volunteer to fall about a metre onto the ground.

The volunteer fractured their wrist and required a plate / screws in their wrist. The volunteer was also unable to work at their normal job due to their injuries.

### THE OUTCOME:

In this instance medical expenses were covered under their medicare and private health insurance. The Artsure policy covered the lost income from being unable to work the total claim amounted to \$3,000.

**Get Artsure coverage now and get the protection you need for your activities!  
Call 1800 252 712 or visit [artsure.com.au](http://artsure.com.au)**

# GET COVERED NOW

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

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

Phone: 1800 252 712

[artsure.com.au](http://artsure.com.au)



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