

## Guildhouse Accredited Member Insurance Factsheet

Guildhouse offers an annual insurance membership package to sole practitioners including; artists, craftspeople and designers, registrars, curators, conservators, installers and arts administrators working across Australia. The policy is organised by Local Community Insurance Services on behalf of Guildhouse and is designed to give you protection against allegations of common law legal liability. In other words, persons issuing legal proceedings against you in the event of your negligence. In addition to your insurance, it is important to have training and risk management plans to mitigate potential hazards.

### What does the Accredited Membership policy cover?

<p><b>Public Liability:</b></p> <p><b>\$20,000,000</b></p>	<p>Public Liability insurance can provide coverage for the costs associated with damage or injury caused to a third party.</p> <p>For example, if someone is injured because of equipment you have left lying on the floor, the policy may pay for both the damages awarded and the case costs if you are held liable.</p>
<p><b>Product Liability:</b></p> <p><b>\$20,000,000</b></p>	<p>Product Liability insurance can provide coverage for the costs associated with damage or injury caused by a product you have created.</p> <p>For example, a nail may come loose on an item you've made and tears someone clothes/injures them. The policy may pay for both the damages awarded and the case costs if you are held liable.</p>
<p><b>Property in Your Physical or Legal Control:</b></p> <p><b>\$250,000 any one Occurrence</b></p>	<p>Property in Your Physical or Legal Control can protect you from claims made against you for any damage or loss that you negligently cause to other people's goods that are in your control.</p> <p>For example, if you are working on a collaborative project, any goods damaged/lost belonging to the other person/s because of your actions may be covered. Excludes formally hired goods.</p>
<p><b>Tenants Liability:</b></p> <p><b>Up to \$10,000,000</b></p>	<p>Tenants Liability can protect you from claims made against you for damage caused through negligence to a property that you are renting. For example, if you knock over a paint can and it damages the carpet resulting in it needing to be replaced. The policy may pay for both the damages awarded and the case costs if you are held liable.</p>

<p><b>Professional Liability extension:</b></p> <p><b>up to \$5,000,000</b></p>	<p>Professional Liability Extension can protect you from claims made against you for bodily injury or property damage from the provision, production or tendering of artworks.</p> <p>For example, an artwork is installed using a small wall bolt, however due to the weight the artwork should have been hung from a large wall bolt. The artwork falls and damages the work and the floor; you could claim the repairs under this extension.</p> <p>Please note that this policy does not contain full Professional Indemnity cover for paid professional advice. Please contact LCIS for a full Professional Indemnity extension to this policy.</p>
<p><b>Personal Accident:Up to \$1,000 per week</b></p>	<p>Personal Accident can provide you with income replacement of up to \$1000 per week for up to 52 weeks if you are injured and cannot work in your practice due to that injury. The policy includes Death &amp; Capital benefits lump sum payment of \$50,000 and a Funeral benefit of up to \$10,000 in the event of death from injury.</p>

As of May 2023, there are premiums for kiln and open flame use in addition to the Guildhouse Accredited Membership. The premiums for these practices are:

<p><a href="#">Kiln Use Premium \$84</a></p>	<p>Using a kiln as an in-person activity including gas, electric and wood. Not required if process is outsourced.</p>
<p><a href="#">Open Flame Premium \$106</a></p>	<p>Using tools or equipment that produces an open flame. Not required if processes are outsourced.</p>
<p>If you undertake both premium activities, please only pay the open flame premium.</p>	

## What activities does the Accredited Membership cover?

<b>Teaching/workshops</b>	<p>This policy provides cover to sole practitioners teaching or passing on their professional skills through classes or workshops.</p> <p>When the member is teaching adults, there is no limit to the number of classes the member can teach. In the case where classes are attended by children under the age of 18, cover is limited to not more than twelve (12) classes conducted per annum, where up to ten (10) children are taught in any one class.</p> <p>If contacted by a third party such as schools or similar institutions to teach children, these limits may not apply. For clarification, please contact LCIS to confirm if cover can be extended for your circumstances.</p>
<b>Working at heights</b>	<p>All Members covered by the policy can work up to five (5) metres off the ground (from the level of the ground to the platform / work surface they are standing on).</p> <p>Members working between 5 and 15 metres will need to notify LCIS each time before commencing working between 5 – 15 metres. Any claims incurred while working above 5 metres will have an excess of \$1500. Claims made above 5 meters without letting LCIS know may be denied.</p> <p>Working over 15 metres is not covered under this policy.</p>
<b>Working in a studio</b>	<p>Rented studios often require artists to source their own Public and Product Liability and/or if people are entering studios (home/owned/rented).</p>
<b>Open studios</b>	<p>Having open studio days for people to visit an artist's studio. This also includes buyers, other artists, volunteers coming through the studio space.</p>
<b>Market stalls</b>	<p>Selling or displaying artworks or designs at markets and fairs.</p>
<b>Written work</b>	<p>Self publishes art catalogues and written work in response to art design or craft including critical writing, reviews, poetry, online and print.</p>
<b>Marketing an arts practice:</b>	<p>Website, Social Media, Art Forums, Galleries and Media Opportunities</p>
<b>International cover</b>	<p>In some circumstances, the policy also covers activities that the Accredited member undertakes overseas. Please contact LCIS to confirm if cover can be extended for your particular circumstances.</p>
<b>Contractors, sub-contractors and volunteers</b>	<p>In some circumstances, the policy can be extended to cover other individuals employed, contracted or sub-contracted by you. Please contact LCIS to confirm if cover can be extended for your particular circumstances.</p>

The following additional activities can be included to your policy for no additional fee. Please notify Guildhouse if you require coverage for any of the listed activities:

<b>Curating</b>	Developing exhibition and program. Curating Touring art exhibitions Developing a public program for a curated exhibition. Gallery volunteer workshops for artwork handling and management.
<b>Registrar</b>	Artwork inventories, handling policies (accepting and returning artworks). Provide basic valuations of artworks in a collection or managed register of work. Cataloguing and researching artwork housed in a gallery or collection.
<b>Conservator</b>	Conservation of artwork or crafted items that has been damaged or need to be cleaned. Evidence of this training needed upon application.
<b>Installer</b>	Installation of artwork in a gallery, private, public or exhibition space.
<b>Arts Administrator</b>	Assist with Artist and Arts Organisation administration work and marketing.
<b>Art Writer</b>	Writing, reviewing and publishing text about art, including writing as a visual arts practice.

Important notes:

- A) It's important to note that failure to inform LCIS of additional activities listed may result in a breach of policy terms and conditions.
- B) Please note that there is a standard excess of \$250 for every claim made.
- C) The Personal Accident policy provides cover 24/7 (except when the member is earning income outside their practice) i.e. the artist is not required to be undertaking work in their practice when the injury occurs to be eligible for cover (but is not covered when undertaking work that falls outside their practice). Income paid will be determined by averaging artist has earned from their practice over the past two years. The waiting period is 7 days for accidental injury and 28 days for sporting injury. The Personal Accident benefit period reduces to 26 weeks for artists aged between 70 and 79 , and the policy does not cover injury caused by deliberate self harm, the use of lethal weapons, as a result of mental illness or when the Insured is under the influence of drugs and alcohol.

Exclusions in this policy:

- This policy is not suitable for groups, please contact LCIS for options.
- This policy is not suitable for any artist with an ABN other than a Sole Trader.

- This policy does not contain comprehensive professional indemnity for personal injury or property damage arising from the provision, production or tendering of artworks.
- The policy is designed to provide Public and Product Liability coverage for independent visual artists and creators who make unique, handmade artworks and installations. It does not cover "commercial" work, such as that of commercial photographers, sign writers or graphic designers.
- This policy is not suitable for covering the activities of an art gallery, drone use, gas/smoke/fog machine use, production of children's goods/toys, any products that are mass-produced or tattoo artists/face painting. Additional exclusions can be found [here](#).

Please contact [LCIS](#) if you require clarification on this policy's exclusions.

### **Accredited Member Insurance Package: The Fine Print**

The Public and Products Liability insurer is QBE Insurance (Australia) Pty Ltd. It is a Broadform Public and Products Liability Insurance Policy with extension to provide Professional Indemnity cover.

The Personal Accident policy is Underwritten by Tokio Marine & Nichido Fire Insurance Co through Accident & Health Intl Underwriting P/L.

The scheme that Guildhouse has arranged is not intended to be "all embracing". The policy will cover you against legal action taken against you, as described above, and against professional acts of negligence that result in bodily injury or property damage.

The policy covers the costs of a claim made against you, provided that the claim falls within the terms and conditions of the policy, and that the insurance company agrees to those costs being incurred. View the Public Liability insurance policy (also known as Broadform Liability) on the membership page of the Guildhouse website.

**DISCLAIMER:** Information contained in this factsheet should not be relied upon in lieu of legal advice on any particular case, transaction or matter. Guildhouse is not the insurer or the insurance broke.

For further information contact the team at Local Community Insurance Services on 1300 853 800 or email [insurance@lcis.com.au](mailto:insurance@lcis.com.au)

### **Insurance Enquiries & Certificates of Currency**

If you would like general information about your insurance cover view the insurance policy - also known as the Broadform Liability and the Summary of Terms – on the [membership page](#) of the Guildhouse website.

If you require a Certificate of Currency as proof of your insurance, please contact Guildhouse: [guildhouse@guildhouse.org.au](mailto:guildhouse@guildhouse.org.au)

If you need to make an insurance claim, please contact LCIS directly with your name and expiry date. For any assistance is required, Guildhouse is happy to help where we can.