

# Guildhouse Accredited Membership

## Insurance Factsheet

Guildhouse offers an annual insurance membership package to sole practitioners including; artists, craftspeople, designers, registrars, curators, conservators, installers and arts administrators working across Australia.

The policy is organised by Cover for Creatives Pty Ltd. Cover for Creatives was founded specifically to support members in accessing affordable insurance coverage, with underwriters: Berkely Insurance Australia for Public and Product Liability and Liberty Specialty Markets for Personal Accident. The policy 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. This policy is available to individuals with ABN entity types: sole trader, partnerships, trusts, groups and organisations/companies.

### What does the Accredited Membership policy cover?

<p><b>Public and Product Liability:</b></p> <p><b>\$20,000,000</b></p>	<p>Protects you from the financial risks of claims made by other parties for compensation due to injury or property damage caused by your activities or products. It covers the costs of investigating, defending and/or settling these claims.</p> <p>For example, if someone is injured because of equipment you 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>Professional Indemnity:</b></p> <p><b>\$5,000,000 any one occurrence</b></p>	<p>Protects you from the financial risks of claims made by other parties alleging they have suffered financial loss and that you have breached your professional duty as a result of a mistake, incorrect advice, or other acts, errors or omissions emanating from the services you provide.</p>
<p><b>Property in Your Physical or Legal Control:</b></p> <p><b>\$250,000</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>  up to \$20,000,000</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>Personal Accident:</b>  \$2,500,000 any one occurrence</p>	<p>Personal Accident can provide you with a weekly income replacement if you are injured and cannot work in your practice due to that injury. The policy provides worldwide 24-hour, 365-day protection, excluding time on any other employment outside of the member's creative practice and travel to and from such employment. Please contact Guildhouse if you need to upgrade your premium to cover travel to and from employment and also whilst at any other employment.</p>

**What are some of the activities covered by the Accredited Membership?**

<p><b>Art Writer</b></p>	<p>Writing, reviewing and publishing text about art, including writing as a visual arts practice.</p>
<p><b>Arts Administrator</b></p>	<p>Assisting with Artist and/or Arts Organisation administration work and marketing.</p>
<p><b>Conservator</b></p>	<p>Conservation of artwork or crafted items that have been damaged or need to be cleaned.</p>
<p><b>Contractors, Sub-Contractors and Volunteers</b></p>	<p>Although cover is in place for Contractors, Sub-Contractors and Volunteers, it is recommended that Contractors, Sub-Contractors and Volunteers carry their own insurance cover, rather than relying on the cover provided by the Insured Member. If Contractors, Sub-Contractors and Volunteers do not take out their own membership, they are covered under the Public Liability insurance of the Insured Member but will not have access to the Personal Accident arrangement.</p>
<p><b>Curating</b></p>	<p>Developing exhibitions and programs, curating touring art exhibitions, developing a public program for a curated exhibition.</p>
<p><b>Installer</b></p>	<p>Installation of artwork in a gallery, private, public or exhibition space.</p>
<p><b>International cover</b></p>	<p>Cover is in place whilst temporarily working overseas for a period of 90 days or less. Please contact Cover for Creatives to confirm if cover can be extended for your circumstances: <a href="mailto:enquiries@coverforcreatives.com">enquiries@coverforcreatives.com</a>.</p>
<p><b>Market stalls</b></p>	<p>Selling or displaying artworks, crafts or designs at markets and fairs.</p>
<p><b>Open studios</b></p>	<p>Having open studio days for people to visit an artist's studio. This also includes art buyers, other artists, volunteers visiting the studio space.</p>

<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>Set designers</b>	The policy provides cover for set designers. Set construction is not covered. Please contact Cover for Creatives to confirm if cover can be extended for your circumstances: <a href="mailto:enquiries@coverforcreatives.com">enquiries@coverforcreatives.com</a> .
<b>Teaching/Workshops</b>	This policy provides cover for creative practitioners teaching or sharing their professional skills through classes or workshops.  When the member is teaching adults and/or children, there is no limit to the number of participants or classes the member can teach.
<b>Working at heights</b>	There are no working at heights restrictions for members covered by the policy.
<b>Working in a studio</b>	Rented studios often require artists to source their own Public and Product Liability and/or if people are entering studios (home/owned/rented).
<b>Written work</b>	Self-published art catalogues and written work in response to art, craft or design including critical writing, reviews, poetry, online and print. Commercial scale publishing not covered.

## Making a claim

Contact Cover for Creatives via [enquiries@coverforcreatives.com](mailto:enquiries@coverforcreatives.com), and provide your name and membership expiry date. The broker will assist and lodge the claim on your behalf.

In some cases, it is important to take immediate steps as soon as an incident occurs, such as:

- Seek medical assistance if necessary.
- Retain any medical reports and collate evidence of costs incurred.
- If the incident involves third-party property damage, try to prevent any further damage as much as possible, if it is safe to do so.
- Prepare a detailed report of the incident including: description of what happened, who was involved, and to whom, what caused the incident, the time/date of the incident, and what occurred immediately afterward.
- If possible, take evidentiary photos of the incident.
- If possible, record the contact details of any witnesses.

## Important notes

- A) Please note that there is a standard excess of \$500 for every claim made.
- B) The Personal Accident policy provides cover 24/7 (except when the member is earning income outside their practice). The artist is not required to be undertaking work in their practice when the injury occurs to be eligible for cover. However, members are not covered when undertaking employment that falls outside their practice. The waiting period is 7 days. If, at the time of a loss, the insured person is aged seventy (70) years or over, Personal Accident coverage is reduced. 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.

- C) This policy is not intended as business or property insurance.
- D) Consultancy is not within the policy scope. Please contact Cover for Creatives to confirm if cover can be extended for your circumstances: [enquiries@coverforcreatives.com](mailto:enquiries@coverforcreatives.com).

## Exclusions in this policy:

Policy exclusions can be found in the policy wording:

- [Berkley Insurance Australia Public and Product Liability and Professional Indemnity Policy Wording](#)
- [Liberty AU Group Personal Accident and Sickness PDS and Policy Wording](#)

## Accredited Member Insurance Package: The Fine Print

The Public and Products Liability insurer is Berkley Insurance Australia. It is a Broadform Public and Products Liability Insurance Policy. The Personal Accident policy is underwritten by Liberty Specialty Markets. 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 broker. Guildhouse does not accept any liability for loss or damages suffered as a result of a member’s ineligible application. Whilst Guildhouse takes reasonable action to review the information provided by new and renewing members and notify if the policy may not be suited, members are ultimately responsible for ensuring their eligibility. Applications and renewals of Guildhouse memberships cannot be considered complete until payment has cleared, the member uploads all required details to their portal profile and membership is manually reviewed. Members are not insured until memberships are manually reviewed and processed/accredited. If a membership is paid in instalments, payments will automatically debit in accordance with the chosen payment plan.

## Insurance Enquiries & Certificates of Currency

For general information about your insurance cover, including the insurance wording and Summary of Terms, visit the Guildhouse [membership page](#).

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