

Artists Insurance Policy

Developed in conjunction with a-n The Artists Information Company, acting on behalf of members of AIR (Artists' Interaction and Representation)

Proposal Form for Bespoke Cover

IMPORTANT NOTICE: Please read carefully before completion.

Duty of Fair Presentation: You have a duty to make a fair presentation of the risk to Insurers. If you breach this duty to provide a fair presentation and any such breach was deliberate or reckless, Insurers may regard the Policy as void and are not required to return any paid Premium to you. If the breach was not deliberate or reckless, Insurers' remedy shall depend upon what Insurers would have done if the Insured had complied with the duty of fair presentation:

- 1. Insurers may regard the Policy as void if Insurers would not have entered into the Policy on any terms in the absence of the breach. In this case, the Insurers must return the premium paid.
- 2. If the Insurers would have entered into the Policy, but on different terms (other than terms relating to premium) the Policy is to be treated as if those different terms applied from the outset, if the Insurer so requires.
- 3. If the Insurers would have entered into the Policy but would have charged a higher premium the Insurers may reduce proportionately the amount to be paid on a claim (and, if applicable, the amount already paid on prior claims)

YOUR DETAILS Proposed Insured: Correspondence Address: Telephone: Mobile: E-Mail: Website: Legal Status: **Limited Company** Sole Proprietor Partnership / Joint Venture Limited Liability Partnership **Community Interest Company** Community or Members Group Other a-n Membership Reference: Please give a brief description of your artistic practice including details of materials and processes you commonly **Current Insurer:** Renewal Premium: Year Practice Started: Period of Insurance Req'd: ,both dates inclusive

COVER REQUIRED		Notes on completion:			
Section 1 –Artwork & Artists Materials					
Is cover required?	NO		Note		
1. What is the maximum value of Artwork, Work-in-Progress & Artists Materials in your premises at any one time (excluding Specified Materials below)? see Note 1 1. The values entered should reflect the maximum value of your Artwork at Net Sale Price, which is the net					
 What is the maximum value of Artwork, Work-in your premises at any one time including Preciou Jewellery? Maximum value of any single item of Artwork? 	_	1 1	amount you would receive on a sale of the work or if the work was commissioned. Always ensure you do not understate values since if you do the Underwriters will be entitled to		
4. a) Do you want to extend cover to insure Artwo from your premises (incl. whilst in transit and			proportionately reduce the amount of any claims.		
b) If yes, what is the maximum value of Artwork your premises at any one time?	and Artists Materials a	way from £			
Section 2 – Artists Tools, Equipment & C	Other Property				
Is cover required?	NO				
Address of Studio Premises - see Note 2:			2. Please enter the address(es) of		
Premises 1.			the studio premises at which you wish to insure your contents. If you		
Premises 2.			have no separate studio, put your home address.		
What cover do you require at your studio (excluding p	oortable property away	from your studio)?			
Item	Premises 1 Sum Insured	Premises 2 Sum Insured	Do not include in this table any items that you use away from your studio, these should be entered in the table below.		
Computer Equipment	£	£			
Tools, Equipment and All Other Contents	£	£	4. Goods held in trust relates to any		
Goods Held in Trust (<i>excluding</i> Precious Metals, Precious Stones and Jewellery) <i>see Note 4</i>	£	£	property belonging to someone else that is entrusted to you and for which you are responsible.		
Goods Held in Trust <i>(including</i> Precious Metals, Precious Stones and Jewellery) <i>see Note 4</i>	£	£	5. Studio Buildings should only be entered if you own (and do not lease		
Studio Buildings see Note 5	£	£	or rent) your studio premises, which are separate from where you live.		
Studio Improvements see Note 6	£	£	6. Studio Improvements refer to any		
Portable property used away from your studio:			expenditure that you have incurred in making improvements to your leased or rented studio space.		
Item	UK / Europe Sum Insured	Worldwide Sum Insured			
Tools & Equipment	£	£			
Portable Computer Equipment	£	£			
Audio Visual, Film & Photographic Equipment	£	£	7. Please use this box to enter		
Any Other Property: (please specify) – <i>see Note 7</i>	£	f	details of any property not specified in the table above.		
Section 3 – Business Interruption					
Note: Cover under this section automatically applies if either Sections 1 or 2 have been selected.					
Annual Gross Profit The policy will automatically provide cover for up to £50,000 for your loss of annual Gross Profit if this is caused by an insured loss under Sections 1 or 2 above. 8. Your Gross Profit is your total income from your Artistic Practice less any costs directly attributable to the making of the Artwork such					
Do you require this limit to be increased? – see Note 8 YES NO as material, labour and transportation costs.					
If yes, please state the total limit of cover required? E The sum insured for Gross Profit should be sufficient to cover your total Gross Profit for a period of 12					
Accounts Receivable The policy will automatically provide cover for up to £5,000 for your Accounts Receivable. YES NO months from the date of the claim. 9. Accounts Receivable represent the amount owing to you from the country of your form the property that has not yet been country for the pass of your been country for the your been country for the pass of your been country for the y					
Accounts Receivable. Do you require this limit to be increased? – see Note S		É NO	customers that has not yet been paid.		

Sections 4,	5 & 6 – Employers', Public & Produc	ts Liability		
Cover Required	d: Employers' Liability see Note	10 YES	NO .	10. Standard £10m Limit of Indemnity applies to Employers' Liability cover.
	Public/Products Liability	£2m	£5m	
	the total number of people engaged by your arti see Notes 11 to 14:	stic practice, includ	e both Employees	
Category	Description of Activities	Number of Proprietors / Business Partners?	Number of Directors & Permanent Employees (inc Freelance Workers)	 11. Please enter the number of people engaged in each category of work. 12. An Employee is any person who is working for you under your direct control regardless of whether they are self-employed for the purposes of taxation and includes unpaid volunteers.
1	Teaching, preparation and display of static art excluding use of applied heat away from own premises, including open studios, open houses and exhibitions			Please only enter Employees that work on a permanent basis (excess of 100 days per year), other employees are dealt with below. 13. Each person should only be
2	As per 1 plus film & photographic production and live physical performances excluding use of fire & pyrotechnics			entered once, if they undertake a range of activities please enter them into the highest applicable category.
3	As per 2 plus preparation and display of static art including the use of heat away from own premises			
4	As per 3 plus live physical performances involving fire & pyrotechnics, work above 10 metres in height, work at Hazardous Premises and any other hazardous activity			
5	Use of fixed woodworking machines:			14. Does not apply to use of portable woodworking equipment.
Do you engage	employees or freelancers (see Note 12) on a tem	porary basis? YE	S NO	
If Yes, please in	ndicate the estimated total number of days worke	ed per year see Note	2 15 :	
i) Up to	o a maximum of 50 days per year			15. The amount entered should represent the total number of days
ii) Betw	veen 51 and 100 days per year			worked by all temporary employees (i.e. those working less than 100 days per year) e.g. 1 employee @ 50 days per annum = 50 days; 2 employees @ 25 days each = 50
Estimated En	nployment Costs			days etc.
•	ne Period of Insurance requested above, please p	rovide estimates fo	r the following:	
Estimated payı Clerical, Man	agerial & Non-Manual Workers		£	
	kers (inc Freelancers) on own premises		£	
	sing fixed Woodworking Machines on own premis	ses	£	
Manual Work	kers (inc Freelancers) away from own premises – 0	Category 1	£	
Manual Work	kers (inc Freelancers) away from own premises – 0	Category 2	£	
Manual Work	kers (inc Freelancers) away from own premises – 0	Category 3	£	
Manual Work	xers (inc Freelancers) away from own premises – 0	Category 4	£	
Estimated Tu In respect of th	rnover ne Period of Insurance requested above, please p	rovide estimates fo	r the following:	
	rnover (excluding turnover derived from activities ne USA or Canada)	s in or artwork	£	
	rnover derived from activities in or artwork suppl	ied to the USA or	£	

ADDITIONAL INFORMATION	
Information about your Studio Premises	
In respect of <i>all</i> of your studio premises, are the premises:	
1) in a good state of repair?	
2) constructed with more than 10% combustible materials?	
3) heated using portable paraffin or gas heaters?	
4) flat roofed with felt on timber comprising more than 25% of the roof area?	
5) fitted with key operated locks to all accessible windows?	
6) ever been affected by Subsidence, Heave or Groundslip?	
7) self contained with their own lockable entrance?	
8) have (BS3621) 5-lever mortise dead lock on all entrances & exits?	
9) in an area prone to flooding?	
10) protected by an intruder alarm system?	
If yes, please advise if the intruder alarm system: i) Is the alarm maintained by a company approved by NSI or SSAIB?	
ii) is linked to a security company receiving center or the Police?	
If yes, please state method of signaling (e.g. Redcare)?	16. Please use this box to further
Additional Information Regarding Your Studio Premises - see Note 16:	expand on any answer provided or to enter any details not requested above and that may materially effect the assessment of your proposal.
Information about your artistic practice In connection with your practice, do you:	17. Does not apply to use of Pottery Ovens or Kilns.
1) a) use heat equipment on third party premises? see Note 17	
b) use heat equipment on own premises? see Note 17	
2) undertake work at heights over 10 metres above ground level (or floor level in the case of work inside a building or structure)?	
3) undertake work at any power stations, nuclear installations or establishments, refineries, premises connected to the oil, gas or chemical industries, aircrafts, aerospace systems or watercrafts, railways, airports, underground or underwater?	
4) undertake work in the United States of America or Canada?	
5) supply Artwork to the United States of America or Canada?	18. Applies to any substance covered under COSHH guidelines.
6) Use, handle, store or transport any hazardous substance? see Note 18	
7) Do you engage Bona Fide Sub-Contractors with own insurance?	19. Please use this box to further
Additional Information Regarding Your Artistic Practice -see Note 19:	expand on any answer provided or to enter any details not requested above and that may materially effect the assessment of your proposal.

Previous Claims / Loss History Please disclose any insurance claims made in connection with your artistic practise in the previous 5 years below -see Note 20:

Date	Incident Details	Amount	Claim Settled?
		£	
		£	
		£	

General	Disclosure	and Materi:	al Information	coo Noto 21
General	Disclusure	allu iviateli	ai iiiioiiiiauoi	I see Note 21

In relat	tion to your artistic practise, have you or any business partners (or if a company, a	ny director):	
1)	ever had an insurance declined, cancelled or renewal refused or had special terms, restrictions or conditions imposed by an insurer?		
2)	been prosecuted, or have any prosecution pending, under the Health & Safety at Work Act or any similar legislation?		
3)	been declared bankrupt or been disqualified from being a company director?		
4)	been involved as owner, director or partner of any company that went into receivership, administration or liquidation?		
5)	been the subject of (or have pending) any County Court Judgements?		
6)	been convicted or charged (but not yet tried) in respect of any criminal offence?		
Additional Information and Material Facts to be disclosed to Underwriters - see Note 22:			

20. Please also include details of an
incidents that would have formed a
valid claim under this policy even if
no claim was actually made

21. If you have answered Yes to any of these questions, please provide full details in the box below.

22. Please use this box to further expand on any answer provided or to enter any details not requested above and that may materially effect the assessment of your proposal.

Declaration

I/We declare that to the best of my/our knowledge or belief the particulars and statements given in this document and any additional information provided to Hencilla Canworth are true and complete.

Sign here:	Dated:
Print your name:	Position Held:

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