



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:

Sole Proprietor

Limited Company

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 use:

Year Practice Started:

Current Insurer:

Renewal Premium:

Period of Insurance Req'd:

to

,both dates inclusive

COVER REQUIRED

Section 1 – Artwork & Artists Materials

Is cover required? YES NO

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* £
2. What is the maximum value of Artwork, Work-in-Progress & Artists Materials in your premises at any one time including Precious Metals, Precious Stones & Jewellery? £
£
3. Maximum value of any single item of Artwork?
4. a) Do you want to extend cover to insure Artwork and Artists Materials away from your premises (incl. whilst in transit and at exhibitions worldwide)? YES NO
b) If yes, what is the maximum value of Artwork and Artists Materials away from your premises at any one time? £

Section 2 – Artists Tools, Equipment & Other Property

Is cover required? YES NO

Address of Studio Premises - *see Note 2*:

Premises 1.	<input type="text"/>
Premises 2.	<input type="text"/>

What cover do you require at your studio (excluding portable property away from your studio)?

Item	Premises 1 Sum Insured	Premises 2 Sum Insured
Computer Equipment	£ <input type="text"/>	£ <input type="text"/>
Tools, Equipment and All Other Contents	£ <input type="text"/>	£ <input type="text"/>
Goods Held in Trust (<i>excluding</i> Precious Metals, Precious Stones and Jewellery) <i>see Note 4</i>	£ <input type="text"/>	£ <input type="text"/>
Goods Held in Trust (<i>including</i> Precious Metals, Precious Stones and Jewellery) <i>see Note 4</i>	£ <input type="text"/>	£ <input type="text"/>
Studio Buildings <i>see Note 5</i>	£ <input type="text"/>	£ <input type="text"/>
Studio Improvements <i>see Note 6</i>	£ <input type="text"/>	£ <input type="text"/>

Portable property used away from your studio:

Item	UK / Europe Sum Insured	Worldwide Sum Insured
Tools & Equipment	£ <input type="text"/>	£ <input type="text"/>
Portable Computer Equipment	£ <input type="text"/>	£ <input type="text"/>
Audio Visual, Film & Photographic Equipment	£ <input type="text"/>	£ <input type="text"/>
Any Other Property: (please specify) – <i>see Note 7</i>	£ <input type="text"/>	£ <input type="text"/>

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.

Do you require this limit to be increased? – *see Note 8* YES NO

If yes, please state the total limit of cover required? £

Accounts Receivable

The policy will automatically provide cover for up to £5,000 for your Accounts Receivable.

YES NO

Do you require this limit to be increased? – *see Note 9* £

Notes on completion:

Note

1. The values entered should reflect the maximum value of your Artwork at Net Sale Price, which is the net 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 proportionately reduce the amount of any claims.

2. Please enter the address(es) of the studio premises at which you wish to insure your contents. If you have no separate studio, put your home address.

3. Do not include in this table any items that you use away from your studio, these should be entered in the table below.

4. Goods held in trust relates to any property belonging to someone else that is entrusted to you and for which you are responsible.

5. Studio Buildings should only be entered if you own (and do not lease or rent) your studio premises, which are separate from where you live.

6. Studio Improvements refer to any expenditure that you have incurred in making improvements to your leased or rented studio space.

7. Please use this box to enter details of any property not specified in the table 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 as material, labour and transportation costs.

The sum insured for Gross Profit should be sufficient to cover your total Gross Profit for a period of 12 months from the date of the claim.

9. Accounts Receivable represent the amount owing to you from customers that has not yet been paid.

Sections 4, 5 & 6 – Employers', Public & Products Liability

Cover Required: Employers' Liability *see Note 10* YES NO
 Public/Products Liability £2m £5m

Please disclose the total number of people engaged by your artistic practice, include both Employees & Freelancers *see Notes 11 to 14* :

Category	Description of Activities	Number of Proprietors / Business Partners?	Number of Directors & Permanent Employees (inc Freelance Workers)
1	Teaching, preparation and display of static art excluding use of applied heat away from own premises, including open studios, open houses and exhibitions		
2	As per 1 plus film & photographic production and live physical performances excluding use of fire & pyrotechnics		
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:		

Do you engage employees or freelancers (*see Note 12*) on a temporary basis? YES NO

If Yes, please indicate the estimated total number of days worked per year *see Note 15* :

- i) Up to a maximum of 50 days per year
- ii) Between 51 and 100 days per year

Estimated Employment Costs

In respect of the **Period of Insurance** requested above, please provide estimates for the following:

Estimated payments to:

Clerical, Managerial & Non-Manual Workers	£
Manual Workers (inc Freelancers) on own premises	£
Employees using fixed Woodworking Machines on own premises	£
Manual Workers (inc Freelancers) away from own premises – Category 1	£
Manual Workers (inc Freelancers) away from own premises – Category 2	£
Manual Workers (inc Freelancers) away from own premises – Category 3	£
Manual Workers (inc Freelancers) away from own premises – Category 4	£

Estimated Turnover

In respect of the **Period of Insurance** requested above, please provide estimates for the following:

Estimated Turnover (excluding turnover derived from activities in or artwork supplied to the USA or Canada)	£
Estimated Turnover derived from activities in or artwork supplied to the USA or Canada	£

10. Standard £10m Limit of Indemnity applies to Employers' Liability cover.

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.

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 entered once, if they undertake a range of activities please enter them into the highest applicable category.

14. Does not apply to use of portable woodworking equipment.

15. The amount entered should represent the total number of days 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 days etc.

ADDITIONAL INFORMATION

Information about your Studio Premises

In respect of **all** 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)?

Additional Information Regarding Your Studio Premises - *see Note 16* :

Information about your artistic practice

In connection with your practice, do you:

- 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?
- 6) Use, handle, store or transport any hazardous substance? *see Note 18*
- 7) Do you engage Bona Fide Sub-Contractors with own insurance?

Additional Information Regarding Your Artistic Practice - *see Note 19* :

16. 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.

17. Does not apply to use of Pottery Ovens or Kilns.

18. Applies to any substance covered under COSHH guidelines.

19. 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.

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 Material Information *see Note 21*

In relation to your artistic practise, have you or any business partners (or if a company, any 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?

20. Please also include details of any 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.

Additional Information and Material Facts to be disclosed to Underwriters - *see Note 22:*

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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