

## Public Liability – Information for Artists

---



**Duck For Cover** are a not-for-profit organisation offering affordable Public and Products liability options for artists and performers.

- Public Liability Cover is for \$30,000,000
- Available for artists and performers earning less than \$400,000

Cost depends on:

- Whether you were a member of the 2021/2022 Duck for Cover policy.
- The highest category your activities fall into. (This determines the level of Public Liability and Personal Accident cover you pay for.)
- Whether you just need Public Liability Insurance or whether you also want additional covers.
- Insurance policies cover a set period of 12 months, and are not calculated based on when you apply.

### Public and products liability cover (individual)

- For individual cover, you pay the rate for the highest category that your activities fall into and whether you were a member of last year's policy.
- To be covered until 12th October 2023, the rates are currently:

CATEGORY 1	\$59
CATEGORY 2	\$59
CATEGORY 3	\$77

### 2023 – 2024 Policies Starting Soon:

Policies for the new 2023-2024 policy year are expected to start soon (by early August 2023 - no exact date yet), but if you don't need the cover urgently, you might like to delay and join the new policy year. If you would like to be notified when the new policies become available, you can send your email address to Duck For Cover and they will let you know when you can join. Details are on their website.

**Learn more or apply via their website:**

<https://www.duckforcover.com.au/html/default.cfm>

## Public Liability – Information for Artists

---



**NAVA** is a membership and advocacy body for the Australian visual arts, craft, and design sector.

NAVA's **Premium Plus Membership** includes 6 types of Insurances including Public Liability and Products Liability.

### Eligibility

- Premium Plus Membership is exclusive to professional visual artists, craftspeople, designers, curators, installers, registrars, conservators, and arts administrators.
- To qualify you need to complete an application form via their website which will be assessed to determine your professional status.
- Personal and work history details are required including a CV.
- Applications take up to 7 working days to be processed.
- You may fast track your application for an extra \$20 so that it is processed within 24 hours (Monday – Thursday only).

### Costs:

- The standard cost for annual Premium Plus Membership is \$316.00 on application.
- Some activities will incur additional premiums - including use of a kiln or open flames.
- If your application is declined your money will be refunded within 10 working days, however a \$20.00 administration fee will be deducted from your refund.

### Other Benefits

- **NAVA** memberships include a number of other industry related benefits such as detailed on their website. Check to see if these are suited to you.

**Learn more or apply via their website:**

<https://visualarts.net.au/shop/products/premium-plus/>