

2024 Public Liability Insurance – Information for Artists

Participating galleries, artist studios and performance venues of the QPRC Arts Trail must be **covered by public liability insurance for a minimum of \$10 - \$50 million** dependent on venue type and activation style, and supply proof of that cover.

If you need to attain public liability insurance, we have put together an overview of two possible options for acquiring relevant cover. We encourage you to do your own research to find an option that meets eligibility requirements and works best for your business or practice.



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 previous year's 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, your rate is determined by 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 2024, the rates are currently:

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

- Policies for the new 2024-2025 policy year (for cover beyond 12th October) have not yet been released. If you don't need the cover urgently, you might like to delay and join in the new policy year. Get in contact with Duck For Cover directly to stay up to date on their latest policies.

Learn more or apply via their website:

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

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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 10 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 \$365.00 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/>