Business Insurance for Creatives

Arts north west

connections
creativity
communities

TYPES OF INSURANCE

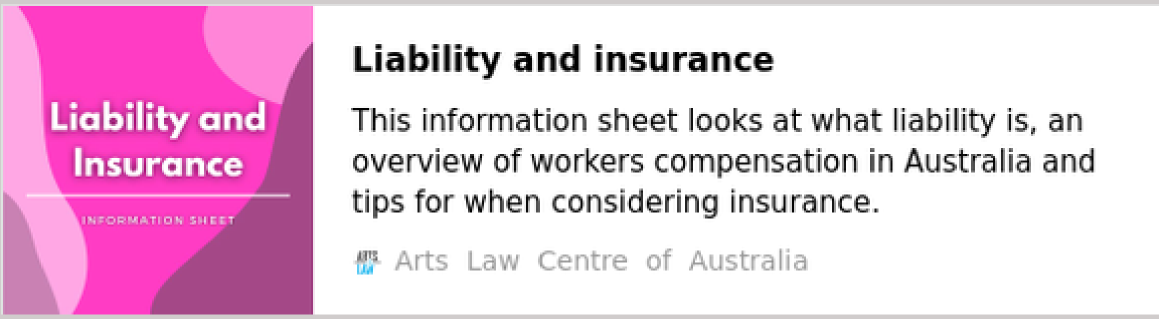
OVERVIEW

Insurance is a hot issue for artists and arts organisations. If you are a street performer, host an exhibition, invite people into your studio, run workshops, sell your designs or perform in a band then you put yourself in situations where you may be liable for injuries to others.
Funding bodies often require proof of public liability.
Other types of insurance may also be needed including personal **accident insurance, equipment insurance and professional indemnity insurance.**

Insurance can help protect you financially from unexpected events, such as accidents, illnesses, or theft.

- **Business insurance -** Can help cover losses to your income, such as if you're unable to work due to sickness or an accident. It can also help protect your business assets, property, stock, or products.
- **Accident Insurance -** Accident insurance is a type of insurance policy that pays out to the policyholder if they are injured or die in an accident. The policyholder can use the benefit payment however they choose. It is different from health insurance and is intended to be complementary to it.
- **Equipment Insurance -** Equipment insurance in New South Wales (NSW) covers the risk of theft, damage, and breakdown of equipment used by a business
- **Professional Indemnity Insurance -** Professional indemnity insurance (PI) protects businesses and professionals from the costs of legal action and financial loss when clients or third parties claim they were harmed by the professional's advice or services
- **Public Liability Insurance -** Public liability insurance in New South Wales (NSW) protects businesses and individuals from the costs of injury or property damage claims

Arts Law provide an excellent info sheet on insurance and liability to get you thinking seriously about it all.



https://www.artslaw.com.au/information-sheet/liability-and-insurance/

SOME INSURANCE PROVIDERS

Insurance may not be as expensive as you think. Many arts organisations and peak bodies offer group policies that make insurance more affordable for arts groups and individual artists.

About Insurance

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Regional Arts NSW

https://regionalartsnsw.com.au/about-insurance/

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https://www.communitytheatre.com.au/index.php/insurance

DISCLAIMER: Arts North West does not endorse the services of any of the insurance products offered by the above organisations. If you require Public Liability Insurance you should contact a professional insurance broker to advise you on what product best suits your needs.