



## Insurance Resources for Artists

Artists are often required to provide evidence of liability insurance in order to work on certain projects or perform at certain locations. These resources are provided in order to assist you in finding an insurance provider and an affordable policy.

You will likely need to provide a **certificate of insurance** to the person or company requiring you to have it. This certificate is typically provided on an [ACORD form](#) that your agent or the insurance company representative creates (you cannot create it yourself). The form lists all the different types of insurance you have, the companies providing it, and the coverage limits, and is signed by your agent. It's not the policy itself—just evidence that you have a policy. *Don't confuse this with your declarations page*, which is what the insurance company sends you when you pay for or renew your policy. Sending a copy of your declarations page is not sufficient when you've been asked for a certificate of insurance.

The client/venue will often ask that they be named as an “**additional insured**,” which means they are specifically covered by your policy. You will likely have to pay a little extra money (maybe \$50) to name them as an additional insured. [Read more about additional insureds here](#).

### How much will I pay for insurance?

The annual or semi-annual amount (“**premium**”) you pay for a policy will vary according to the nature of the project, its duration on site, the amount of coverage, and the size of the deductible (the amount you have to pay on your own before insurance starts to cover the loss). Policies are priced differently for each artist according to the level of risk the insurance company estimates you carry: the riskier the project or activity, the more you will pay for the same amount of coverage. The number of additional insureds may also increase the premium.

### How much insurance should I get?

Coverage amounts vary according to the policy. Sometimes the person requesting the insurance will require specific coverage types and amounts; otherwise, there are standard levels of coverage that come with the premium amount.

Most coverage will be requested as an “**occurrence**” basis policy, which means that even if the policy has since expired, if the loss or damage occurred while the policy was in force, it will be covered.

## What kind of insurance should I get?

The different types of insurance that **may** be requested are the following:

**LIABILITY:** Liability coverage protects you and the property owner against *third-party* claims of damage to people or property resulting from your project. Any claims against this insurance are paid to the third party, not to you. This is the most common insurance request you will get.

**COMMERCIAL GENERAL LIABILITY:** This is a “package” of coverage that includes not only standard liability, but also products and operations liability, medical liability, advertising, etc. It does not cover employment practices, errors and omissions (also called “professional liability”, usually for architects and engineers), or worker’s compensation. Commercial general liability is sometimes just called “business liability.”

**EVENT** (sometimes called “**special event**”): If you only need insurance for one day, for example, the day of a performance, this is the insurance you should be looking at. Like commercial general liability, it’s a package of coverages that include cancellation, liability, property damage, and medical claims. For event insurance it’s important to distinguish between PRIVATE events (where the attendees are invitation-only) and PUBLIC events, where anyone can come if they know about it. Event insurance covers claims from both you and the property owner, as well as third-party claims if it’s a private (invitation-only) event. The least expensive event policies will not cover third-party claims for public events, though--but it’s possible to purchase extra coverage for **public liability**, or you can purchase a higher-priced policy that includes public liability in the package.

**PROPERTY:** Property (sometimes called “**personal property**”) coverage is intended to compensate *you* for damage to your own property: for example, fire, breakage, or theft. Claims are paid to you. If you’re working on someone else’s property, the property owner might ask to be named as an additional insured on your property coverage in case your project damages their property; however, they probably already have their own insurance to cover it. Property liability is one of the coverages in a commercial general liability policy.

**UMBRELLA:** Umbrella (sometimes called “**excess liability**”) coverage is “extra,” in case the claims or damage exceeds the stated policy limit. Umbrella policies start at \$1M and cost about \$0.01 per \$100 of coverage. Getting an umbrella policy may be less expensive than adding the next level of liability coverage, so always ask about it. Some clients might accept a combination of a stated liability limit plus umbrella coverage instead of a higher liability limit.

**AUTOMOTIVE:** In most cases the automobile insurance policy that you own will be sufficient and you just need to provide a certificate verifying that you have it. Some property owners may require you to bump up the liability element of your auto policy to \$500K or \$1 million. You can do this by increasing the coverage limit or by purchasing an umbrella policy in the amount of \$1 million attached to your auto policy. If you do not own an automobile, or do not drive, you don't need to worry about this type of insurance, but you might have to provide a signed statement verifying that you don't need it.

**WORKER'S COMPENSATION:** If you have regular employees (not independent contractors) working for you, the state requires that you maintain worker's compensation insurance for them. Most artists, however, hire independent contractors to work for them on a periodic basis and aren't required to maintain worker's compensation insurance. It is unlikely that you will need this type of coverage. But if your client is a state or city agency or property, you might be required to provide a **worker's compensation clearance certificate** to verify that you're not required to hold it. The process is handled by applying to the State of Indiana, [here](#).

## HOW DO I FIND INSURANCE?

The best advice is to **start with any insurance you may already have:** your auto, homeowner's, or renter's insurance policy. Contact your insurance agent and discuss your needs: they can tell you if your policy covers it already (some homeowner's policies cover a certain amount of liability, for example) or if you need to purchase more. Be specific about how long you need it for, what you will be doing, and where you will be doing it, so you don't over-insure yourself. Also, tell them if the policy will need to cover additional insureds.

- Many agents represent several companies and can search for a reasonably-priced policy for you based on your needs.
- If you are already insured by a company, adding another policy from that company may be less expensive than purchasing it from a different company.
- Sometimes a simple umbrella policy attached to your existing insurance may be enough to cover you.

***If you don't already have insurance, you will need to look for a policy.***

**Artist policies** are created specifically to cover the types of situations artists encounter, with a number of different coverages incorporated into the same policy. They can be a little more expensive than a regular policy, but regular policies may not cover all of what you need. Places to look are:

- **ACT (Artist, Crafters, and Tradesman's) Insurance:** <https://www.actinsurance.com>
- **IFA (Insurance for Artists):** <https://insuranceforartists.com/>

- **American Craft Council:** <https://www.associationmembersinsurance.com/acc> To access this insurance you will need to become a member of ACC, which comes with additional benefits.
- **Art Insurance Now:** <https://www.artinsurancenow.com/> This is a property-only policy covering only the physical artwork, but you can add business liability for an additional cost.
- **CODAworx:** <https://sportsinsurance.com/codaworx/> This business liability insurance is designed specifically for visual artists who install commissioned artwork. It does not cover property insurance or claims on your own premises.
- **RLI:** <https://www.rlicorp.com/home-business-insurance-coverage> Offers home business insurance that covers all kinds of home-based businesses, including artists of all types (even performing artists).
- **Trusted Choice:** <https://www.trustedchoice.com/business-insurance/liability/public-liability-insurance/public-liability-insurance-artists/> This is a public liability policy designed specifically for artists who perform or exhibit in public places.
- **Philadelphia Insurance Companies:** <https://www.phly.com/products/PerformingArts.aspx> Provides insurance policies designed specifically for performing troupes
- **K and K:** <https://www.kandkinsurance.com> Provides single-day coverage and annual policies for bands and “entertainer” artists, whether they perform at their own event or at someone else’s

**General policies** aren’t designed specifically for artists, so you may have difficulty making the agent understand exactly what you want to do. Large, well-advertised insurance companies may have more experience even if the local agent may not have experience with your type of work; check their company websites and review their policies before contacting a local agent. All of the types of policies listed above are offered by nearly every reputable insurance company. National companies like The Hartford, Geico, Travelers, Liberty Mutual, Allstate, Nationwide, State Farm, etc. have a lot of local agents and good websites to learn about what they offer.

Unfortunately, it’s not easy to price-shop for liability policies. Each company assesses risk differently; the same policy and coverage limits may have wildly different premiums from company to company. You may have to call around and get a lot of estimates from different companies, so start your search early.

Here are some places to start:

- **Auto-Owner’s Insurance** (<https://www.auto-owners.com/>) has inexpensive policies of all kinds; many independent insurance agents represent this company.
- **USAA** (<https://www.usaa.com/>) is inexpensive insurance but it is restricted to servicemembers and their relatives; they have all kinds of policies.

- **Hiscox** (<https://www.hiscox.com/>) can give you a commercial general liability policy the same day you apply; they specialize in small business clients.
- **Thimble** (<https://www.thimble.com/>) can provide commercial general liability policies for a specific number of days, starting at one day (not in six-month blocks, which is typical); public liability can be added for performances in public places.

**Instant online event policies** may be fast and economical, particularly for single-day events, but be careful about what they cover; read the fine print. These policies are usually designed for private, invitation-only events like weddings and may not be appropriate for performances where the general public is invited to watch. But if you are doing a recorded performance without an audience and you need coverage so you can use a city-owned space for one day, this type of policy may be a good option.

### **Should I try to find an agent?**

The insurance company you choose will likely assign you a local agent they employ to handle your business. However, **independent agents** represent a number of different companies and can find you the best combination of price and policy that works for you. They are paid by the companies whose policies they sell. If you have no idea where to start, an independent agent can likely help. To find an independent agent, check out the [PIA of Indiana's "find an agent" tool](#). You can also ask your friends who they use and if they're satisfied with their independent agent.

*Good luck! Please contact **Julia Moore**, [jmoore@indyarts.org](mailto:jmoore@indyarts.org) if you are having difficulty finding a policy or the policies you are being offered feel like they are costing too much. The Indy Arts Council may be able to assist you further.*