



## Insurance Resources for Artists

When you are working on projects, especially for public spaces or public clients, you may find that the property owner (private or City of Indianapolis) may require insurance as a condition of placing your project on their property. This document is provided in order to assist you in finding an insurance provider and an affordable policy for your needs.

You will need to provide a [certificate of insurance](#) to the person or company requiring you to have it. They will often ask that they be named as an ["additional insured."](#) which means they are specifically covered by your policy. Certificates of insurance can only be provided by licensed agents—you cannot send a copy of your policy or your declarations page.

### How much will I pay for insurance?

The cost (“**premium**”) you pay for a policy will vary according to the nature of the project, its duration on site, the type of site, the amount of coverage, and the size of the deductible (the amount you have to pay from your pocket before insurance starts to cover the loss). Policies are also priced differently for each policy-holder according to the level of risk the insurance company estimates that you carry: the riskier the project or business, the more you will pay for the same amount of coverage. The number of additional insureds may also increase the premium. Each insurer uses a different method to calculate risk, so it pays to shop around.

### How much insurance should I get?

Coverage limits vary according to the policy. Sometimes the person requesting the insurance will require certain coverage limits; otherwise, there are standard levels of package coverage that come with the premium amount. Ask your insurer about what they’re offering in their various packages to make sure it matches what you’re being required to provide. And don’t buy more insurance than you’re required to have—you’ll be wasting your money.

Most coverage will be requested as an [“occurrence”-based policy](#), which means that even if the policy has since expired, if the loss or damage occurred while the policy was active, it will be

covered. (the opposite of occurrence-based is “claims-based,” which means that in order for a loss or damage to be covered, the policy has to have been active at the time AND still be active)

## 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. If you are required to add the property owner as an additional insured, that means you are covering them as well as yourself from third-party claims. The property owner can tell the damaged party to go to your insurance company for relief, not theirs, if the damage is related to your use of their property.

There are several types of liability insurance you may be asked to provide:

- **COMMERCIAL GENERAL LIABILITY:** This is a “package” of liability coverages 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”, see below), or worker’s compensation. Commercial general liability is sometimes just called “business liability.” Any type of business can get it, and a certain base level of coverage is recommended even if you are between projects.
- **PROFESSIONAL LIABILITY:** This is a type of coverage often called “**errors and omissions**” insurance (and in the medical field, it’s called “malpractice” insurance). It’s typically required for architects, engineers, and other design professionals that have licensing requirements that guarantee they know what they’re doing. As an artist, you may be asked to provide this type of insurance but when you try to obtain it, you will likely be told they won’t write you a policy because there’s no such thing as an “art license.” Alternatively, a company may write you a policy, only for you to find out later that they won’t pay off on claims because artists aren’t professionally licensed. Bottom line—push back a bit if this type of coverage is a requirement.
- **UMBRELLA:** Umbrella (sometimes called “**excess liability**”) coverage is “extra,” in case the claims or damage exceeds stated liability policy limits. Umbrella policy requirements start at \$1M and cost about \$0.01 per \$100 of coverage. If it’s required, that means you may be in a situation where damages are expected to be expensive and the property owner wants to make sure they’re covered.

**EVENT** (sometimes called “**special event insurance**”): If you only need insurance for one day, for example, the day of a performance or for setting up a sales booth at a fair, 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. And some CGL policies will include event coverage if you routinely stage your own events. For event insurance it’s important to distinguish between **PRIVATE events** (where the attendees are invitation-only, such as a party in someone’s home, or a wedding) and **PUBLIC events**, where anyone can come if they know about it (such as a concert). 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. Public liability is likely to be required.

**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. The property owner might ask to be named as an additional insured on your property coverage in case your loss affects the overall project (for example—they may need compensation for lost time or other actions they have to take while you seek to replace damaged items or facilities). But this is rare, and commercial general liability coverage will usually cover this circumstance—so push back if they ask for it. Your homeowner’s or renter’s insurance typically includes some property coverage for you, and you can usually increase the coverage if you need to. However, if you run a business out of your home or maintain a separate facility for your work, homeowner’s insurance is unlikely to cover it and they may require you to take out a separate business property insurance policy. If you do a lot of shipping of high-value items (like a disassembled sculpture) through third parties, or if you are required to cover your own artwork while it is on exhibit elsewhere (this is rare), you might look at an Inland Marine policy: it’s not often required, but it definitely protects you and them in case something is lost or damaged in transit.

**AUTOMOTIVE**: Automotive insurance consists of three elements—liability, which covers loss or damage to third parties; comprehensive, which replaces your car if it’s damaged in a circumstance that isn’t a motor vehicle accident (such as a tree falling on your car), and collision, which covers losses or damages to you in case of a vehicle accident or crash. If you own a motor vehicle, all states require you to hold some level of automotive insurance. The minimum coverage for each type is set by the state you live in, but you are of course free to add more. In most cases the state minimum automobile insurance policy that you own will be sufficient for what you need to do as an artist, and you just need to provide a certificate verifying that you have it.

Some property/site owners or commissioning entities may require you to add them as an additional insured, and/or bump up the comprehensive element of your policy to \$1 million or more. You can do this by increasing the coverage limit or by purchasing an umbrella policy in

the requested amount attached to your auto policy or, if you are a LLC, add an umbrella (or increase your umbrella by \$1M) to your commercial general liability policy. However, some companies won't increase your comprehensive coverage on your personal policy past a certain level (typically \$500K), and if you need more they'll require you to upgrade coverage to a [commercial auto policy](#). You can also get the same coverage on a personal policy by adding on a [hired and non-owned \(HNOA\)](#) policy, which would apply whenever you are driving your personal vehicle for your work. But if you're a sole proprietor, and have a second vehicle that you ONLY drive for work purposes, it may be worth it to get commercial coverage for that vehicle.

If you do not own an automobile, and/or you do not know how to drive, you don't need to worry about this type of insurance. But you may be asked to provide a sworn statement that the insurance requirement is not applicable to you for these reasons.

**WORKER'S COMPENSATION**: If you have regular employees (not independent contractors) working for you, all states require that you maintain worker's compensation insurance for them. You are unlikely to be required to cover yourself, if you own the business or you are a sole proprietor. Most artists hire independent contractors to work for them on a periodic basis and aren't required to maintain worker's compensation insurance for them. Because of these two facts, you are not likely to need this coverage; however, you WILL be asked to provide either evidence of coverage or documentation that you don't need it. Different states vary as to how this exemption gets documented: in Indiana, you will need to obtain a [Worker's Compensation Clearance Certificate](#) from the state, which you apply for annually and keep handy to share when asked. The cost is \$20 in guaranteed funds (a bank check or a money order) and a state form to file. It takes several weeks to process this form, so plan accordingly to do this on a regular basis. Unfortunately, if you have any outstanding liabilities to the state (for example—unpaid state income taxes, delinquent business filings, or unfulfilled contracts) they will not issue a WC Clearance Certificate to you until those liabilities are cleaned up. It is possible to obtain what is known as a [worker's comp ghost policy](#), which is a minimal-cost (around \$1,000) policy that "covers" your (non-existent) employees, while exempting you. It is essentially a relatively inexpensive way to meet a contract requirement for proof of coverage while not providing any actual coverage. It's super-risky for you because the company will never pay any injury claims, and if there is an audit and they find that you do indeed have employees that aren't covered, you'll get a huge surprise bill plus penalties. Be careful before you decide to take on this type of policy, and only use it as a last resort when the state won't issue you a clearance certificate and a big contract is at stake.

The list above is typical and what property owners or site partners will expect you to have. Depending on what your particular line of work might be, you may want to add some unusual coverages that are specific to your industry.

## 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.

- 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 in general 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 so you can inform them that the company does indeed offer what you want. All of the types of policies listed above are offered by nearly every reputable insurance company. Companies like The Hartford, Geico, Progressive, Travelers, Liberty Mutual, Allstate, Nationwide, State Farm, etc. have a lot of local agents and good websites to learn about what they offer. For auto insurance specifically, the cheapest “state minimum” companies (like The General, etc.) don’t maintain a network of agents and they cannot serve you if you need a certificate of insurance.

Unfortunately, it’s not easy to price-shop for general policies because 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, so start your search early.

Here are some additional places to look:

- **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 only for 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.
- **Insureon** (<https://www.insureon.com/>) is a broker that provides small businesses and sole proprietors with same-day policies including errors/omissions (professional liability) and umbrella; offers worker’s compensation “ghost policies” as well as innovative bundles such as a “business owner’s policy” (a combination liability+property policy). They work by finding highly specific policies through large companies but with small business needs in mind and at reduced rates.

**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.

## More resources

- CERF+ Insurance Guide: <https://cerfplus.org/studio-protector/artist-insurance/>
- Springboard for the Arts Insurance Guide: <https://springboardforthearts.org/additional-resources/insurance-guide/>
- GYST (Get Your Sh\*t Together) Insurance Guide: <https://www.gyst-ink.com/insurance>
- Invaluable's guide to fine art policies: <https://www.invaluable.com/blog/how-to-insure-art/>
- Daisie Blog's Insurance Guide: <https://blog.daisie.com/comprehensive-guide-business-insurance-for-artists/>
- Artrepreneur's guide to insurance for visual artists: <https://artrepreneur.com/journal/art-insurance/>

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 Arts Council may be able to assist you further.