

## Insurance

1. Businesses
2. Artists
3. Public liability insurance

### Businesses

- You will need to check your own insurance gives you cover when hosting events or holding a residency. The same goes for launch parties or any event on site.
- You will also need to check that the artist has their own public liability insurance if they are working with other people.
- It is good practice to do a risk assessment as part of your project (see our Health and Safety Factsheet) which will help to highlight possible problems which will require insurance.

### Artists

- A factsheet on insurance for arts practitioners and arts managers is now available by email from [info@creativepeople.org.uk](mailto:info@creativepeople.org.uk) or call 01883 371112 for more information.
- The factsheet has an Frequently Asked Questions section and a list of contacts for useful organisations and insurers. The factsheet was collated from information from members of the CreativePeople network. Visit the website [www.creativepeople.org.uk](http://www.creativepeople.org.uk) for more information.

### Public Liability Insurance

- Public liability insurance is essential if you are working with others.
- It covers you should anyone have an accident whilst working with you.
- Although many places may have their own public liability insurance, it is worth making sure you have your own, in order to be sure that you are covered. Not to have insurance is a gamble, and could be a costly one for everyone involved.
- Many employers now insist that you have public liability insurance.
- Many insurance companies offer public liability insurance, and the Arts Council also has links to insurers who can offer special rates. The Association of British Insurers' site also contains a section on insurance for small businesses: [www.abi.org.uk](http://www.abi.org.uk).
- For an online list of brokers which you can search by category see [www.biba.org.uk](http://www.biba.org.uk).
- See the following for public liability insurance for working from home and exhibiting at craft fairs: [www.craftinsurance.co.uk](http://www.craftinsurance.co.uk)