



**Lower
Manhattan
Cultural
Council**

EMPOWERING ARTISTS,
INVESTED IN COMMUNITY

TRAINING, NETWORKING, TALKS: ARTS ADVANCEMENT SERIES

MAKING TEMPORARY PUBLIC ART & PERFORMANCE: What Artists Need to Know – March 2015

HOW TO INSURE A PUBLIC ART PROJECT

Most public art projects need to be insured with general liability insurance, which protects the party presenting a public art project in the event of any damage to a site, or personal injury sustained in connection with a project. The owner of a public space, whether it is privately owned (e.g., a corporate lobby) or publicly owned (e.g., a park) usually requires that the public art presenter be responsible for handling claims of injury or property damage. City agencies may require a policy of \$1 million or more.

You should assume that you will need general liability insurance for any type of public art project. However, the cost and specifics of the insurance packages will depend on both the requirements of the site owner and the nature of your project. To determine insurance requirements, agencies will look at such factors as:

- The length of your project or event
- The level of risk of personal injury or property damage posed by your project or event
- The number of participants your project or event involves, or the number of participants relative to the size of the site
- Whether the project or event involves transportation and installation of heavy equipment, or the installation of a stage or other temporary structure
- Production costs of the project/estimated value of the project

The cost of becoming insured can range from \$500-\$2,000 or more for a public art project, depending on the factors listed above. Insurance agencies will need the facts about your project and/or organization and present you with an insurance quote.

INFORMATION RESOURCES

CERF+ (Craft Emergency Relief Fund)

CERF+ provides direct financial and educational assistance to artists working in craft disciplines including emergency relief assistance, business development support, and resources and referrals on topics such as health, safety, and

insurance. CERF+ maintains a listing of nationally-marketed business insurance plans that have been designed for artists, among them **event liability, business liability and general liability**, as well as resources to assist artists in making informed decisions. Each company is contacted periodically to check whether the listed information is accurate.

<http://www.studioprotector.org/OnlineGuide/Safeguarding/GettingtheRightInsuranceCoverage/InsuranceResources/BusinessInsurancePlans.aspx>

Fractured Atlas

In addition to being a national provider of public art and event insurance, among others, Fractured Atlas also offers useful information on the range of insurance that artists may need. Their virtual pocket guides for artist insurance are easy to read and tailored by artistic discipline.

<https://www.fracturedatlas.org/site/liability/?do=discipline&d=public>

<http://www.arts-insurance.info/>

LOCAL PROVIDERS

The following pages include insurance agencies that work with artists and/or events. LMCC has not worked directly with these providers, but we have spoken with them to determine the types of public art projects they insure. It is best to call and ask them detailed questions about the specifics of your project. This list is intended to be a starting point for research and comparison rather than a comprehensive list of all public art insurance providers and policies.

Fractured Atlas (*available for purchase to members only)

www.fracturedatlas.org

Current programs: Annual General Liability (Radio and TV, Teaching Artists, Dance, and Theatre), Artwork Coverage, Directors and Officers Liability, Equipment Coverage, Errors and Omissions, Event Liability, Film Production and Equipment, Public Art, Teaching Artists, Volunteer Accident, Workers Compensation, Craft Artists Liability, Fire Performers Liability, Instrument Insurance, and Travel Accident Insurance.

D.R. Reiff & Associates

www.reiffinsurance.com

Insures radio, television, film, and live entertainment. Has previously insured performance groups presenting in public spaces.

Film Emporium

www.filmemporium.com

Insures all types of special events in public spaces, including film screenings, visual art installations, collections, and exhibitions. Offers insurance policies both on a short term and annual basis.

Taylor & Taylor Associates, Inc.

www.taylorinsurance.com

Offers insurance packages for short-term production, film and video production, and still photographers. Note: Recommended by New York Foundation of the Arts (NYFA)

NATIONAL PROVIDERS

Arts & Entertainment Insurance (Marblehead, MA)

www.aeinsurance.com

Offers a variety of insurance packages for film and video production, commercial

photography, audio production, and music. Insures performances in public spaces, with the exception of events that involve public participation.

CSI Insurance Management (Dallas, TX)

www.csicoverage.com

Known for insuring concerts and other large-scale events, CSI now covers art events, dance events, weddings, DJs and more.

InsureEvents.com (Los Angeles, CA)

www.insurevents.com

Insures most areas of the entertainment, sports, leisure and special events industry. Provides policies needed for events including general liability, adverse weather, event cancellation, property, prize, auto, workers' compensation, accident, and medical. The website contains a helpful Q&A section about events liability insurance.

MusicPro Insurance Agency LLC (Woodbury, NY)

www.musicproinsurance.com/

Provides coverage for instruments and equipment, studio, tour or composer liability, travel accidents and business.

Robertson Taylor (North America) Inc. (New York, NY)

www.robertson-taylor.com

Robertson Taylor – International Insurance Specialists to the Film/TV, Music, Entertainment, and Live Events Industries providing full range coverage for commercial and personal insurances. Expertise in all product lines for sports, conferences & exhibition, theatre, film, fine art, television, and broadcasting industries.