



**Lower
Manhattan
Cultural
Council**

EMPOWERING ARTISTS,
INVESTED IN COMMUNITY

ART & RESILIENCE

ARTS + INSURANCE: WHO, WHAT, WHEN, WHERE, HOW AND WHY NOW

DISASTER INSURANCE RESOURCES

The following is a selection of guides and articles you can use to determine the kind of insurance you need to protect yourself, your home or studio. Also included are links to insurance options for artists.

STUDIO AND HOMEOWNER INSURANCE

- **Artist Help Network** – Studio Insurance: List of organizations offering insurance plans for artists.
<http://www.artisthelpnetwork.com>
- **Craft Emergency Relief Fund (CERF+) – Studio Protector Guide:** A useful toolkit targeted at artists, created by CERF+. It has two components: the Wall Guide and the Online Guide. See “Safeguarding – Getting the Right Insurance Coverage” for guides of different kinds of insurances.
<https://cerfplus.org/studio-protector>
- **Disaster Insurance:** A straightforward introduction to homeowner’s disaster insurance. See the “Disaster Insurance Policies” section for information on flood and earthquake insurance.
<http://www.money-zine.com/financial-planning/buying-insurance/disaster-insurance>
- **Fractured Atlas – Disaster Preparedness for Artists:** An online step-by-step guide developed by Fractured Atlas. It includes preparation, insurance choosing and claim filing.
<http://arts-insurance.info/guides/disaster-preparedness-for-artists/pages/introduction>

BUSINESS-RELATED INSURANCE

- **Craft Emergency Relief Fund – Business Insurance Guidebook for Artists:** A booklet developed by CERF+ which offers overall, straightforward guidance on business property, liability, and disaster insurance for artists.
https://cerfplus.org/wp-content/uploads/2016/10/CERF_Insurance_Booklet_8.5X11.pdf

- **Craft Emergency Relief Fund – Business Insurance: Can You Afford to Be Without It?:** An article thoroughly explaining the risk and process of business insurance for artists, with a list of resources at the end.
<https://cerfplus.org/news/business-insurance-can-you-afford-to-be-without-it>
- **New York Foundation for the Arts – Business Insurance for Individual Artists. Dispelling the Myths of Preparedness:**
An all-around introduction to business insurance for artists by NYFA.
<http://current.nyfa.org/post/67591065286/business-insurance-for-artists>

ARTICLES

- **New York Times- Storm Leaves Residue of Questions, 2013:**
A New York Times article describing the damages Hurricane Sandy has done to art works and some art organizations' reactions.
<http://www.nytimes.com/2013/05/12/arts/design/hurricane-sandys-aftermath-reshapes-art-insurance-policies.html>