



NAVA Premium Plus Membership Factsheet

The National Association for the Visual Arts (NAVA) offers an annual insurance membership package available to visual artists, craft practitioners, designers, conservators, installers, registrars, curators and arts administrators working across Australia. This package is available to sole practitioners, partnerships, trusts, groups and organisations/companies.

The policies are arranged by Cover for Creatives Pty Ltd are designed to provide Premium Plus Members with cost effective insurance and broad policy coverage for the following types of critical insurances:

- Public and Products Liability (includes Property Damage) - \$20,000,000
- Professional Indemnity: \$5,000,000
- Property in physical or legal control: \$250,000
- Personal Accident up to \$1000 per week

What does the policy cover?

Liability insurance is often a condition of undertaking public projects, working in certain spaces or if people visit your own office, studio or workshop. It ensures you are covered if another person is injured or their property damaged as a result of your negligence.

Primarily this insurance package is intended to cover you, the artist or arts worker:

- as occupier of an office, studio or workshop (either at home or in rented premises);
- as a consultant or contractor at various locations including galleries/exhibitions, events, festivals, market stalls and other locations.

It is important to note that this insurance policy only provides cover for your legal liability(ies), and that you should be regularly undertaking risk management strategies to mitigate any potential hazards.

Am I eligible?

Premium Plus Membership is offered to artists and arts workers considered to be professional according to the criteria listed in the Professional Assessment Criteria document. You will need to lodge an application to be assessed to determine your professional status.

You must have an active ABN and be operating as a Sole Trader, Partnership, Pty Ltd, or Company structure. The Partnership structure must be made up of two creatives who meet the Professional Assessment Criteria mentioned above.

Cover is available for any artist or arts worker conducting work in Australia including Australian and New Zealand citizens, temporary visa holders, asylum seekers and refugees (must hold an active ABN and all appropriate working visas).

Please note that if your Premium Plus application is declined a \$20.00 administration fee will be deducted from your refund.

Partnerships, Pty Ltd and other company structures

NAVA Premium Plus Membership can insure partnerships, proprietary limited companies, and other company structures, covering individuals working under the group's ABN. The group, collective or company can hold a single Premium Plus Membership to cover a group of up to five people. Each additional person (members 2 - 5) of the group will be listed on the application form and must join as an individual NAVA Premium Member for the full year before the Premium Plus Membership and insurance can be approved.

For groups with more than five people please contact NAVA to discuss further.

If as an individual artist you also have your own ABN, you will need a separate Premium Plus Membership to cover work done under that individual ABN.

Types of insurance cover

Below are brief descriptions of the types of insurance and cover you will receive as a Premium Plus Member. However, as with any insurance product, you must read and fully understand what coverage you are being offered and what exclusions or excesses may be

involved. Please see the 'what this policy cannot cover' section below and contact Cover for Creatives for further details.

Public Liability

This policy protects you from the financial risks of claims made by other parties for compensation due to injury or property damage caused by your activities or products. It covers the costs of investigating, defending and/or settling these claims. For example, a visitor might trip over an electrical cable at an artist's open studio event, sustain an injury, and file a claim for medical expenses. Or while installing a public artwork, part of the sculpture collapses, injuring a passerby who seeks compensation. Similarly, a prop in a live performance could accidentally strike an audience member, leading to a claim for medical costs and damages. The Public Liability policy will defend any allegations that you are legally liable for, and if you are found responsible, pay damages and legal expenses to the limit of the policy subject to the policy conditions.

Teaching

This policy is intended to cover artists and arts workers who may be teaching or passing on skills through classes or similar teaching sessions. The artist or arts worker may be contracted to facilitate these workshops at a school, university, state institution, not for profit or private organisation or run by the artist or art worker in their own name.

International cover

This policy will cover you if you are travelling overseas to undertake a residency, exhibition, research or lecture at a conference. These policies have a limited period of 90 days or less for selected destinations. We advise that you confirm your overseas coverage with our broker before travel as there are restrictions that may apply.

Assistants and Volunteers cover

Assistants and Volunteers are covered in both liability and personal insurance. Please include their names in your statement of practice.

Products Liability

A 'product' is anything you make, manufacture, create, sell, or supply.

This policy covers your legal liability to members of the public related to any artwork, product, sale or supply of your products, resulting in injury, sickness or death.

For example, if you are a ceramicist and create a series of drinking cups, and one cup has a rough edge that you forgot to smooth, a member of the public may cut their lip while using it and seek compensation. In this case, your products liability cover would respond to the claim.

Please note that this policy does not cover faults in the actual design of the product or product recalls. There is no time limit on when a Product Liability claim can be brought. To ensure protection, you must have an active policy at the time a claim is made.

Professional Indemnity

This policy protects you from the financial risks of claims made by other parties alleging they have suffered financial loss due to a breach of your professional duty, such as a mistake, incorrect advice, or other errors or omissions emanating from the services you provide.

For example, an artist commissioned to create a mural for a high-profile public space may face a claim for the client, alleging the mural does not meet the agreed specifications (e.g., incorrect dimensions, colors, or design elements), causing reputational or financial damage to the client. Similarly, a curator organising an international exhibition might lose critical documents, such as loan agreements or shipping paperwork, resulting in project delays and additional costs to recreate them. An arts educator could inadvertently make defamatory statements about another professional during a lecture, leading to a claim for reputational damage. Or, an arts consultant advising a collector to invest in an emerging artist's work might face allegations of giving negligent or misleading advice if the artist's market value declines and the client suffers financial losses.

Property Damage (previously tenants liability) and property in physical or legal control

This policy provides cover for property damage claims if you are working in a rented space or temporarily using premises for your business. It includes damage to premises you lease or rent, including fixtures and fittings, as required by your rental agreement. For example, if you spill chemicals on the carpet while occupying a rented space, requiring it to be replaced, this policy would respond. The policy also covers damage to personal belongings of visitors, such as bags or phones, while they are on the premises, as well as temporary use of buildings.

Cover extends to vehicles on your premises, provided they are not in a paid car park and the damage is unrelated to vehicle operation. For instance, the policy may cover damage caused by vibration or the weight of a vehicle on your premises. Additionally, the policy covers up to \$250,000 in total for other property under your care, custody or control. This includes scenarios like borrowing a camera and accidentally dropping it, causing damage, or borrowing equipment which is then stolen from your studio because the door was left unlocked.

Personal Accident

Sometimes called Personal Injury Insurance - this policy provides 24/7 financial protection if you are injured in an accident. It includes coverage for Loss of Income – offering a weekly injury benefit up to \$1,000 per week if you are unable to work for a period due to the injury. It also covers death and capital benefit maximum of \$50,000. There are some medical costs coverage depending on the injury. Please refer to the policy on page 21 to 24 for a schedule of benefits.

Personal Accident insurance is not a replacement for health insurance, life insurance or travel insurance. This policy does not cover cases where the insured is unable to work due to sickness or due to illness. Assistants and Volunteers are covered by the liability insurance only. Personal accident insurance will not apply.

Note: Special Age Limit Provisions apply, see page 13 of the Personal Accident policy wording

What this policy cannot cover

- This insurance package does not include Home and / or Studio Contents insurance or coverage for loss, stolen or damage to your own artworks, goods, stock, and equipment. Cover for Creatives may be able to assist you with this type of insurance directly.
- This policy does not provide cover where the artist or arts worker is an employer of staff with specific obligations such as Workers Compensation. In these circumstances, you will need separate explicit insurance advice.
- This policy will not cover lost or stolen equipment belonging to members or third parties.
- Any external contractors/subcontractors of the artist.
- This policy is not suitable for covering the activities of an art gallery.
- This policy does not include travel insurance, health insurance, or life insurance and Workers compensation.

These policies may not be suitable for the following activities:

- Art galleries
- Theatre and set construction
- Graphic recording
- Film and television production
- Dancers and Musicians
- Art therapy
- Selling art materials
- Event management
- Project management (large scale)
- Volunteers and paid assistants will need to purchase their own Personal Accident Insurance.

Cover for Creatives can assist NAVA Members with additional insurance if required including - but not limited to:

- Travel Insurance
- Property Insurance for: Contents/Stock/Equipment
- Marine Transit/Cargo Insurance
- Pyrotechnics

For full details of the terms, conditions, and exclusions – you should refer to the policy wording provided.

If you still have any further queries about the details of cover and whether you are protected by insurance, then please contact our association or insurance broking partners – Cover for Creatives for further assistance via email on enquiries@coverforcreatives.com .

Assessment process

Application form

In the application form available on the website please provide personal details and work or art practice details including an abbreviated curriculum vitae. If you are applying as a partnership or as a group, please include the names of each person. All partnerships or groups must share an active ABN.

Once your application has been submitted you will be prompted to pay at the Checkout. Once your application has been submitted and paid for your application will be taken through the assessment process. Please allow 5-7 working days for your application to be assessed.

If for some reason your professional status is not confirmed, we will refund payment in full within 30 days. If you are successful, your information will be given to the insurance broker Local Community Insurance Services to confirm your coverage.

Please note that if your Premium Plus application is declined a \$20.00 administration fee will be deducted from your refund.

Renewal

NAVA send notifications of expiry via email 30 days before expiry and, if membership is not renewed, on the day of expiry as well as 30 days after expiry. All renewing Premium Plus Members are required to fill in the form available on the website to set up their insurance for the next year. This is to ensure that we have the most up to date details regarding practice and business activities to confirm that the insurance package is still appropriate for the Member.

Please note that NAVA does not accept any liability for loss or damages suffered as a result of non-renewal or cancellation of insurance coverage due to any act or omission by the Member. Whilst NAVA will take all reasonable steps to notify members that their insurance has lapsed or is due for renewal, members are responsible for ensuring their policy is up to date and current. Members must also notify NAVA of any material changes to their circumstances.

