

**SCA:**

Hi,

We have been directed to you by a-n insurance.

Can you tell me if your artist insurance policy that you provide for a-n and the Scottish Artists Union covers you for artwork displayed at a gallery exhibition? As you also offer a One-off exhibition we are not sure if the policy actually covers you for exhibitions?

Thanks

**Broker Reply:**

Thank you for your email. I can advise you that the Public/Products Liability insurance included within the memberships, provides cover for the individual member if they are found responsible in the course of their visual/applied arts related practice, to have caused or contributed to an accident, due to their own negligence, which results in injury to a third party or damage to third party property. Also for accidents caused by their supply of any Product, where the accident has resulted in injury to a third party or damage to third party property.

Cover is not site specific and can include cover for the member whilst at their own premises and also out and about and at third party locations such as art fairs, exhibitions etc.

Please note that no cover is provided for the member's own property such as artwork, tools/equipment and any goods being held in trust (ie: owned by a third party but your personal responsibility at the time of loss).

Separate insurance would be required for damage/theft of the member's own property and we can look to quote for this if required.

As you have indicated, we have a fixed package short term Exhibition policy for artist looking to insure their own artwork whilst at exhibition for a period no longer than 2 months.

If you do not meet the eligibility criteria for this policy, as stated on the application form (see attached), then we can also look to provide short term cover for artwork at exhibition under our Artists Insurance Bespoke policy. This is a more flexible policy with the sums insured and period of cover being specified by yourself as the insured.

Should you want us to look at preparing a quote for cover under this insurance please complete the attached form and submit a copy to our office for processing to **our team**

**email:arts@hencilla.co.uk.**

Please note that it is not necessary to complete page 3 if liability cover is not required under the policy.

I would point out that any quote is only valid for thirty days from the date of issue and cover cannot be backdated or start before payment is settled. It is also not possible to put the policy in force more than 30 days before the start date required. Any quote issued more than 30 days in

advance of the start date required would be an indication only and you would need to apply for a confirmed quote nearer the time.

I hope this is of help.

Kind regards

A handwritten signature in black ink, appearing to read 'C Woodhead', written in a cursive style.

Christine Woodhead

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