

Insurance for you and your business

Infinite Arts checklist

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You should insure your business adequately and comprehensively from day 1. It is your responsibility to ensure this and contractors may ask for proof. Here are some examples of types of insurance that you may need:

Public Liability Insurance	
This covers the business's legal liability to pay compensation for bodily injury, disease and illness to third parties due to activities of the business. It also covers any cost of loss or damage to third party's property due to the business's activities.	You will need this to work in any school, library, community group. Unless you are employed – it is highly unlikely that you are covered by anyone else's policy
Product Liability Insurance	
Product Liability Insurance can only be taken out with Public Liability insurance. This covers the business's legal liability to pay compensation for bodily injury, disease and illness to third parties or loss or damage to their property caused by goods sold or supplied by the business, or that the business has had any dealings with.	Probably not needed for education community work – more for commissioned artwork.
Employers Liability Insurance	
This covers the business for any injury, illness or disease to employees (or subcontractors working out of your studio space) which has occurred during the course of their employment (or work for you).	You need this for anyone who works for you out of your studio or space – even if they are not employed
Professional Indemnity Insurance	
This cover is specifically for those businesses that give others advice or services (eg solicitors or architects). It covers the business for wrong or poor advice it may give.	Unlikely to need this unless you are advising others on issues which may lose them money if ill advised.
Motor Insurance	
Adequate insurance cover must be taken out for any vehicle owned by the business or if you use your private vehicle to support your business	If you transport anyone or anything for your work - you will need to ensure that your insurance covers you to do this
Building and Contents	
For premises and equipment and other types of property owned by the business (eg computers, cameras etc).	You will need this if you have a studio and or any equipment for your work

There are other types of insurance available. Business advisors will usually be able to give you more in-depth advice and information on these. Prices will vary – shop around.

Try other sources of information on this such as:

Musicians Union	www.musiciansunion.org.uk
a-n the artists information company	www.a-n.co.uk

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