INSURANCE COVERAGE FOR THE ARTS
(Or Stuff I Really Don’t Want to Know About, But Tell Me Anyway)

General Liability

Provides Bodily Injury, Property Damage Coverage for your negligence to Third Parties

Insures your Office, Studio, Production, etc.

Premium can be based on several criteria, including Payroll, Area, Receipts, etc.

Non-owned and Hired Auto

Property

Includes coverage for your Building, Contents, Equipment, etc.

Watch for Coinsurance Clauses

Business Interruption and Extra Expense

Contingent Business Interruption

Fine Arts vs. Contents

Workers Compensation

State Regulated

Based on Payroll per Classification

Volunteers
Additional Coverages:

Automobile

Umbrella

Crime

Errors and Omissions

Equipment Coverage or DICE
Tru Life Claims!

Fred, a public artist of great renown, received a $250,000 grant to produce a large piece of artwork. It’s only stipulation was that it had to show man’s ongoing struggle with lawn care. His vision was an acclaimed mobile that was constructed of over 30 varieties of weed wackers attached by large stainless steel rods. It was placed in a large outdoor plaza used by thousands daily. No one but Fred knew that the wackers would actually turn on after they started to rotate.

After the blood bath, Fred should contact the insurance carrier that provides which coverage?:

1) Health Insurance
2) Disability Coverage
3) General Liability Insurance
4) Umbrella Coverage

At the Sunday Matinee of The Baltimore American Ballet’s performance of “Swan Lake”, their star Ballerina decided to go “Full Portman”. She launches herself into the audience at the end of the show, taking out seven elderly patrons. What type of claims is this?

1) Black Swan Coverage
2) General Liability
3) Property
4) Liquor Liability

A local Art Gallery had an opening to honor a successful local artist. Unfortunately, they decided to use a new caterer to provide the buffet, which setup right under several large watercolors. A patron lost her footing and fell into the taco mix, spraying it onto the artwork. Who should contact their insurance agent:

1) The Patron
2) The Gallery
3) The Caterer
4) Cynthia Sanders