Cover you’re A’s: Art, Assets and Archives
January 16, 2015
Getting started as an artist can be a big adventure.
The Craft Emergency Relief Fund (CERF+) is a national artists' service organization whose mission is to safeguard and sustain the careers of craft artists and provide emergency resources that benefit all artists.

CERF+ has been working with MICA and other educational institutions to teach artists about preparedness while they’re in the earliest stage of their careers. CERF+’s Studio Protector Website provides these kind of resources:
WHAT Can Go Wrong?

Four-Alarm Fire at Pratt Institute Destroys Student Art

The Numbers Are In: Chelsea Lost Over $40 Million in Art Due to Hurricane Damage

Judge says University of Memphis student deserves $1.7 million in elevator shaft fall
WHAT Can Go Wrong?

What would I do if I **lost my tools, artwork and images**?

What happens if someone has serious **accident at my studio**, or a studio that has my name on the lease?

How can I protect my pieces while if showing in an **uninsured venue**?
WHAT WE WILL COVER:

- Safeguarding and Disaster Planning
- How to Evacuate once a Warning has been Issued
- Clean-up
- Salvage

Images:
- Fire at Pratt - 2013
- Floods from Sandy - 2013
The American Association of Museums defines risk management as

“the overall process of identifying, controlling and minimizing the impact of uncertain events in order to reduce the likelihood of their occurrence and/or the severity of their impact.”
Create zones for specific functions:

1. Art making
2. Supplies
3. Packing
4. Storage
5. Office or admin work

Safeguarding and Disaster Planning:

Studio Safety
Organize your Studio or Workspace

Joe Fig's Chuck Close: Summer 2004 (2005)
Safeguarding and Disaster Planning: Properly Store your Work
Safeguarding and Disaster Planning: Properly Store Flammable and Toxic Materials
Safeguarding and Disaster Planning:

Studio Safety Use Safe Studio Practices
Safeguarding and Disaster Planning:

Studio Safety Use Safe Studio Practices
Safeguarding and Disaster Planning:
Know your Studio and Region’s risks
U.S. coastal communities, including those in Maryland listed to the right, are already dealing with more tidal-flooding episodes than in the past. As climate change pushes sea levels higher — through melting glacial ice and rising ocean temperatures, which expand water volume — flooding over the next 15 and 30 years is projected to occur much more frequently.

Jan. 2015 Baltimore Magazine
# EMERGENCY CONTACTS

**TAKE THIS BOOKLET WITH YOU IN THE EVENT OF A DISASTER!**

Report your situation and needs to the appropriate individuals and agencies.

## ESSENTIAL CONTACTS & NUMBERS

<table>
<thead>
<tr>
<th>Local or State Emerg. Mgt. Office</th>
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<tr>
<td>Local American Red Cross Chapter</td>
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<td>Local or State SBA Office</td>
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<td>Local Health Dept.</td>
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<tr>
<td>Insurance Agent</td>
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<tr>
<td>Bldg. Maintenance (owner, etc.)</td>
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<tr>
<td>Disaster Buddy</td>
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<tr>
<td>Neighbor</td>
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Remember to update the list every year; names and addresses change!

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**Disaster Aid**

- Contact insurance agent and/or building owner.
- File requests with disaster human services programs (governmental and voluntary organizations).
- Circulate information via your “disaster buddy” about your situation and needs (using phone, e-mail or emergency online message boards).
- Get clean-up and salvage advice from art conservation or restoration specialists.
- Mobilize a local mutual aid network of artists, neighbors, other businesses.

**Tip:** Keep a daily log of phone calls (names+questions and answers received).
Determine a Safe – Off Site Location (SOL)

- Know how to get there without the GPS on you phone
- Have someone who expects to hear from you in the event of the emergency
- Give them copies of your keys and health insurance information
- Mail a hard drive to your SOL as well as in a cloud.
Determine a Disaster Buddy

• Pick a “Disaster Buddy” and agree to let each other know where you will go in an emergency and agree to stay in touch during an event.

• Tell your other friends and family who your buddy is
TIPS:

• Document your work right after completing the piece

• Save your images as **.TIF files**

• Don’t keep your hard drive in the same place you keep your computer.
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<td>Loaned By</td>
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**Description**

Safeguarding and Disaster Planning: Record Keeping
# Safeguarding and Disaster Planning: Record Keeping CERF Exels

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<th>ID/ID, if any</th>
<th>Description of Property</th>
<th>Type (available selections determined by &quot;Type List&quot; worksheet)</th>
<th>Year Aquired</th>
<th>Qty</th>
<th>Cost Each</th>
<th>Total Cost</th>
<th>Replace Value Each</th>
<th>Replace Value Total</th>
<th>Track for Taxes</th>
<th>Condition of Item</th>
<th>Additional Notes or Link to Photo</th>
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<tr>
<td>1000</td>
<td>Hammer (EXAMPLE)</td>
<td>Tools</td>
<td>2001</td>
<td>2</td>
<td>$20</td>
<td>$40</td>
<td>$30</td>
<td>$60</td>
<td>y</td>
<td>good</td>
<td>Studio_images\CERF+ hammer_test.jpg</td>
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</table>
Business Insurance

- Homeowner's or renter's insurance probably does not cover property or liability for your studio.
- Flood insurance is needed to cover damage from "rising water".
Safeguarding

Business Insurance Plans for Artists

CERF+ lists insurance agencies and underwriters who market nationally-available business insurance plans geared to the needs of artists. Each company is contacted periodically to check whether the listed information is accurate. If you find a listing that is out-of-date or fails to respond to your requests for information, please contact insurance@crafteremergency.org so we may contact the company and update or delete the listing. If you know of good plans that are not listed here for visual artists, performing artists, or musicians, please send us information and we will consider listing them. We list both group plans offered through professional organizations and plans offered by independent brokers.

The following listing may be filtered to focus on your specific needs, or browsed. On the bottom of the detail page for each listing is place for entering a review and a rating. If you have experience with any of the plans listed, please consider writing a brief, constructive review.

CERF+ recommends comparing two or more quotes and evaluating the cost, merits, and drawbacks of each plan before making a decision. Artists may also wish to investigate local agencies who offer "commercial lines." If your business is located in your home, it may be possible to purchase a homeowner's policy for your business.
Insurance for Visual Artists

Protect Yourself

Annual General Liability
The closest you’ll find to an all-in-one business liability insurance policy.
More Info · Apply Online

Event Insurance
This program provides event liability insurance to satisfy the requirements of most rental contracts. Optional coverage is available for liquor liability and rehearsals.
More Info · Apply Online

Visual Art

Commercial General Liability

Though it may not be something that you have considered as an independent artist, general liability insurance is an incredibly valuable asset. While a company will likely have some resources at its disposal should a legal situation arise, for an individual there is little more than your savings account standing between you and an insurance claim.

This insurance covers you for two things: 1) damage to a location and 2) injury to an uninvolved bystander. It does not cover injury to your employees or your volunteers, or damage to your company property.
Disaster Warnings

Secure your Stuff

Ensure your own safety!
If you’re in your studio and have several hours to prepare:

• Keep tuned into the local Emergency Alert System and plan 2 possible evacuation routes.

• Let your "disaster buddy" know where you are

• Pick and pack up easily portable tools or instruments.

• Get gas for your car. (Stations on evacuation routes often run out.)
If you’re in your studio and have several hours to prepare:

WATER OR WIND EVENT

**Exterior:**

1. Screw plywood over windows (or permanent storm shutters if you have them)
2. Use tape on windows to reduce shattering.
3. Sandbag doorways and perimeter (hurricane or flooding)
4. Bring outdoor art objects inside
5. Lock the entrance(s)
If you’re in your studio and have several hours to prepare:

WATER OR WIND EVENT

**Interior:**

1. Unplug equipment and all cable connections (phone, computer, printer, hard drive) to protect from lightning strikes.
2. Move items to a higher floor if possible and wrap in heavy plastic.
3. Avoid attic and the basement area for storage.
4. Get items at least 1 ft. off the floor and away from windows.
5. Wrap shelves, computers and other equipment in heavy plastic. Secure with waterproof tape.
If you’re in your studio and have several hours to prepare
WILDFIRES OR OTHER FIRES WITH ADVANCE

1. Move gas, fuels, oils and other chemicals—including propane bottles—away from the structure.
2. Clear a fire-safety zone of 30 feet around the perimeter.
3. Connect water hoses to spigots to put out small fires.
4. Lock the entrance(s).
If you’re in your studio and have **a day or more** to prepare:

- Transport easily portable artwork and tools to a prearranged off-site location.

- Assemble what you’ll be taking along, and determine how it can be packed most efficiently into your vehicle.
• Essential business items

• Medical items

• Disaster supplies (if you are going to a public shelter, bring your own clothes, bedding, food, personal items and disaster supply kit)
Taking Your Pet Along

• Do not leave your pet(s) behind — but remember, public shelters will not allow you to bring an animal.

• Make sure your pet is wearing identification.

• Bring at least three days’ supplies for your pet, including medications.

• Bring your vet’s contact information (in general, pharmacies will fill an animal’s prescription).
Clean Up
Don’t:

- Don’t enter or clean up alone.
- Don’t work in spaces with mold outbreak unless you know the type of mold.
- Don’t use gas-powered generators indoors.
Clean Up STEPS:


2. Assemble cleanup supplies

3. Identify needs for outside assistance, and notify, as necessary:
   4. Hazardous waste contractor
   5. Service workers or providers
   6. Volunteers

7. Photograph and document damage

8. Figure out salvage priorities and logistics, and make a plan.
Clean Up
Do:

• Wear **protective gear** at all times.

• Look for electrical system damage, and **turn off the electricity** at the main switch.

• **Carry a stick** to lift debris (after a flood, snakes and other animals may be hiding).

• Check for **possible gas leaks**; if you smell gas or hear blowing or hissing sounds, open a window and leave the building immediately. Turn off the main gas valve from the outside, or call the gas company.
There is a good chance that data on a wet drive can be saved.

While a fire may completely melt a hard drive, recovery specialists can often recover data from a fire-damaged drive.
First:
TURN OFF • UNPLUG • REMOVE BATTERIES

TIPS:

• If your laptop gets wet, wrap it in wax paper and take it to a recovery specialist.

• For Flash Drives that have been in salt water, rinse and put in a bag of rice.

• If your cell phone gets wet, remove the battery, let it dry out and then put in a bag of rice.

Digital Images: Salvaging Hard Drives, Flash Drives, Cell Phones
Ontrack Data Recovery offers a variety of recovery services.

Drive Savers offers free evaluation and firm quote for recovery.

Hard drive manufacturer Seagate offers a variety of data recovery services.

Digital Images: Salvaging Hard Drives, Flash Drives, Cell Phones
Disaster Mitigation Planning Assistance
A database (searchable by geography and key words)

The American Institute for Conservation is a membership organization for the art conservators.

Conservation Online Indexes art conservation organizations, professionals, and services
RESOURCES

http://www.fracturedatlas.org

http://www.gyst-ink.com

http://crafteremergency.org

https://delicious.com/micacareerdevelopment
RESOURCES

http://www.studioprotector.org
QUESTIONS?

Georgia Creson Assistant Director of Career Development, Fine Arts

For an appointment call - 410-225-2420