



## Art Group Insurance

### **Art Group Insurance**

Fareham Art Group has a subscription for affiliated art group membership with the Society for All Artists (SAA) which provides insurance cover as a benefit of membership.

For the club this provides us with Third Party Public Liability insurance and Directors & Officers Insurance. This includes the following cover:

### **Third Party Public liability Insurance**

Art Group insurance provides cover for the group and its members whilst organising & holding events. All individuals or groups doing any work involving other people no matter where they are, need to take out public liability insurance to protect themselves.

This insurance covers the Group whilst they are working or exhibiting, in the event that an incident occurs resulting in bodily injury to a fellow member or member of the public, or damage to third party property for which the insured person is held to be negligent. Without this cover, the group would be responsible for any damages awarded.

For example, the SAA can cover members for meetings, events, exhibitions, outings, demonstrations or workshops whether they are held on a member's home, village hall, schoolroom or church hall. Although third party liability insurance isn't a legal requirement, it is considered to be essential when groups organise events such as meetings or exhibitions where members as well as the general public maybe in attendance. Most public venues insist on it and the standard cover provided by this policy meets their usual requirements.

Occasional guests are also covered provided they are logged in and their attendance at an event is recorded.

Note that the FAG insurance cover does not extend to individuals paintings at exhibitions etc. If a painting falls off the wall and injures someone, the person would be covered but the damage to the painting would not. Individual insurance of paintings at exhibitions is included within the SAA individual membership i.e. artists should have their own individual membership with the SAA (or another insurance provider) for this cover- further detail of the SAA membership cover is available on their website:

[https://community.saa.co.uk/pdfs/Insurance\\_Guide.pdf](https://community.saa.co.uk/pdfs/Insurance_Guide.pdf)

The group cover does not recognise an Art Trail as an Art Club activity nor does it cover a group of artists getting together for an Open Studio event.

### **Directors & Officers Insurance**

This represents cover for the officers of the Group for damages and defence costs in the event they suffer such losses as a result of a lawsuit for alleged wrongful acts whilst acting in their capacity as officers for the organisation.