



## *Insurance - A Guide for all SAA Members*

### SAA Insurance

The SAA provides insurance cover for affiliated art groups and individual members as a FREE benefit of membership. This leaflet is designed to give you a brief description of each type of cover and how it can help you without the traditional insurance jargon.

The SAA policy has been arranged by Towergate tlc based in Warwick. Our underwriters are Sportscover Europe Limited..

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## Individual membership benefits of the SAA

These are some of the many benefits of joining the SAA as an individual member or affiliated club:-

Standard Membership (from £27.50)*	Silver Membership (from £44.00)*	Gold Membership (from £60.00)*	Platinum Membership (from £93.00)*	PA - Professional Associate **	Affiliated Club (See table on page 4 for costs)
'Paint' Newsletter six times a year.	'Paint' Newsletter six times a year.	'Paint' Newsletter six times a year.	'Paint' Newsletter six times a year.	'Paint' Newsletter six times a year.	'Paint' Newsletter six times a year. One copy only.
Substantial members' discount on items from SAA Home Shopping catalogue.  Free postage & packing UK (Mainland)	Substantial members' discount on items from SAA Home Shopping catalogue.  Free postage & packing UK (Mainland)	Substantial members' discount on items from SAA Home Shopping catalogue.  Free postage & packing UK (Mainland)	Substantial members' discount on items from SAA Home Shopping catalogue.  Free postage & packing UK (Mainland)	Substantial members' discount on items from SAA Home Shopping catalogue.  Free postage & packing UK (Mainland)	Substantial members' discount on items from SAA Home Shopping catalogue. To one nominated person and address.  Free postage & packing UK (Mainland)
Free Legal helpline	Free Legal helpline	Free Legal helpline	Free Legal helpline	Free Legal helpline	
Free entry into SAA competitions including 'Artist of the Year' competition	Free entry into SAA competitions including 'Artist of the Year' competition	Free entry into SAA competitions including 'Artist of the Year' competition	Free entry into SAA competitions including 'Artist of the Year' competition	Free entry into SAA competitions including 'Artist of the Year' competition	
Free £500 paintings insurance at exhibitions (UK members only)	Free £2,000 paintings insurance at exhibitions (UK members only)	Free £5,000 paintings insurance at exhibitions (UK members only)	Free £20,000 paintings insurance at exhibitions (UK members only)	Free £5,000 paintings insurance at exhibitions (UK members only)	Free £5M directors & officers insurance (UK only)
		Free £5M third party public liability insurance (UK only)	Free £5M third party public liability insurance (UK only)	Free £5M third party public liability insurance (UK only)	Free £5M third party public liability insurance (UK only)
		Free web page on SAA website	Free £5M products liability, professional indemnity & libel and slander insurance (UK only)	Free web page on SAA website	
		Free Tax & Accountancy helpline	Free £10M employers liability insurance (UK only)	Free Tax & Accountancy helpline	
			Free web page on SAA website	'PA' Newsletter	Art Club Newsletter
			Free Tax & Accountancy helpline	Promotion to RSC groups and Art Clubs	
				Promotion of demos /exhibitions, etc.	
£5 worth of SAA Loyalty Points for introducing any new member who joins	£5 worth of SAA Loyalty Points for introducing any new member who joins	£5 worth of SAA Loyalty Points for introducing any new member who joins	£5 worth of SAA Loyalty Points for introducing any new member who joins	£5 worth of SAA Loyalty Points for introducing any new member who joins	£5 worth of SAA Loyalty Points for introducing any new member who joins

**Note: All SAA RSC regional groups are automatically covered for £5 million third party public liability insurance and officers & directors insurance, subject to the terms of the groups agreement with the SAA (please see RSC handbook for further information)**

\* Price if paying by continuous automatic payment

\*\* Professional Associate membership is a free option for Gold and Platinum members

*“The Society exists to inform, encourage & inspire all who want to paint”*

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## *Factsheet – SAA Exhibition Insurance for Paintings*

### *What is SAA Exhibition Insurance for Paintings?*

It is available to all individual members of the SAA and covers paintings and drawings that are pre-registered with the SAA for any qualifying exhibition in the UK. The paintings are covered against all risks of physical loss or damage, including full theft and accidental damage; subject to the standard policy terms, conditions, limitations and exceptions.

A copy of the full policy wording and the applicable cover extensions/clauses can be provided upon request.

### *Some of the main policy details are as follows:*

- Full details of all paintings must be registered with the SAA at least 24 hours in advance of the exhibition.
- Moth, Vermin, Wear, Tear and Gradual Deterioration are not covered.
- The SAA Policy has a minimum excess of £50 per claim. However, depending on the size, the claim will be settled by either the insurance company or the SAA and, additional to this, the SAA will subsidise the excess that is due to be paid. **For each claim made, SAA members will only be required to pay the first £10 excess of their claim and the rest will be covered by the SAA or the insurance company.**
- The limit of any one loss arising in respect of items in transit is £20,000 based on sale price, a single article limit of £5,000 (Platinum membership only).
- Breakage of glass is not covered, but damage caused by broken glass is covered.
- Theft cover is subject to actual forcible and/or violent entry being evident.
- Losses from unattended vehicles are not covered unless the vehicle is in a locked garage.

### *Who needs it?*

We recommend SAA Exhibition Insurance for Paintings to anyone who exhibits their paintings. The cover also includes registered paintings whilst in transit to and from events as long as you or a friend are taking them to or from an exhibition, or if packed properly and handled by a dedicated art carrier. Paintings are NOT insured if sent through the post or by carriers e.g. TNT, Parcel Force, Business Express etc., who do not themselves insure paintings in transit.

### *What does the SAA offer?*

Different levels of SAA membership allow exhibition cover for paintings of up to £20,000 per exhibition.

The paintings insurance we provide covers traditional artists who create two-dimensional works of art. e.g. Paintings or drawings on canvas, paper, board, print, photographs or similar. Generally speaking other artistic activities are perceived by the Insurers to present greater potential for accidents and thus fall outside the scope of our policy eg: We do not cover crafts or other forms of art such as sculpture, pottery etc. With the SAA insurance you can exhibit as many times a year as you like and you're covered every time at no extra cost.

### *What are the costs?*

The chart shows the level of membership, its cost and the amount of free insurance cover you receive.

Insurance levels based on total selling price at any one exhibition	Level of Membership	Annual Membership fee
£0-500	Standard Membership	£27.50 (£37.50 for one year only)
£501-2000	Silver Membership	£44.00 (£54.00 for one year only)
£2001 - 5000	Gold Membership	£60.00 (£80.00 for one year only)
£5001 – 20000 (£5,000 single article limit)	Platinum Membership	£93.00 (£113.00 for one year only)

Cover for Members Paintings (excluding 3D artwork) only is extended as follows:

Fire, lightning, explosion, aircraft, storm, water damage, impact, malicious damage, accidental damage and theft, subject to forcible and violent entry. Overnight theft from a motor vehicle will be excluded unless the vehicle is in a locked garage.

Paintings are covered within the United Kingdom:

- 1) in any secure exhibition or gallery building
- 2) at the home premises of a member (Platinum and Gold members only)
- 3) stored out of sight in a motor vehicle whilst in transit to/from an exhibition or gallery (Platinum and Gold members only)

1) & 2) above are subject to the minimum standards of security as listed below.

### ***How can I get this cover?***

If you are not already an SAA member you will have to join, stating which level you require - either Standard, Silver, Gold or Platinum membership. You can pay by credit card, direct debit, cheque or postal order via phone, fax, Internet or the post.

Once your application has been processed here at Head Office, we will send you a SAA welcome pack containing a supply of Insurance Registration forms attached to a summary sheet. If you join as a Gold or Platinum member you will also receive a third party public liability cover and confirmation certificate.

Before the start of each exhibition for which you require insurance you must complete and return registration forms. SAA Head Office must receive these at least 24 hours before the start of the exhibition. Once your registration form has been received you will receive a letter confirming that you are covered.

### ***What happens in the event of a claim?***

In the event of a claim, members who cannot establish a track record of paintings sold will receive the cost of materials, plus 20% of the costs towards artistic content/labour. Members with an established track record will receive 50% of the selling price. We will ask that you send evidence that you have sold paintings of that price and size in the past.

Paintings must have been at a bona-fida exhibition i.e. an exhibition that has a defined start and end date; been publicised and promoted as an exhibition and has full time security during the day and is locked and secure at night according to the minimum standards of security as listed below.

To claim, you should contact the SAA immediately who will forward a claim form that should be completed and returned to Head Office. Please include as much information as possible about the claim enclosing photographs of the damage. We need to know exactly how the damage occurred.

If a painting is damaged beyond repair we may ask to see sight of the painting, we will arrange and pay for collection. Paintings must be well packed when being sent to the SAA. Paintings will become the property of the SAA in the case of a full settlement.

In the respect of any print it would be the cost price of the print.

Glass is not covered, but damage from broken glass is covered.

### ***Minimum Standards of Security***

It is a condition precedent of the liability for theft or attempted theft that the insured shall have in place the following minimum levels of security and that they are put into effect whenever the building is unattended.

All external (and internal doors leading to other parts of the premises not in the Insured occupation):

- a. for timber or steel framed doors – a mortice deadlock which has 5 or more levers and/or conforms to BS3621 specification for thief resistant locks and matching boxed striking plate.  
or
- b. for aluminium or UPVC framed doors – a cylinder operated mortice deadlock or a deadlocking multi-point locking system.
- c. Double Leaf Doors – The standing leaf to be secured with bolts morticed into the leading edge of the door top and bottom or by key operated locking surface mounted bolts' and the other leaf fitted with a lock according to the construction of the door as specified above or both leaves fitted with a good quality coach-bolted locking bar secured with a close-shackle padlock having at least 5 levers.

All ground floor and basement opening windows/skylights and other opening windows/skylights accessible from roofs, decks, balconies, fire escapes, canopies or down pipes are to be fitted with key-operated window locks. This requirement does not apply to windows/skylights which are protected by solid steel bars, grilles, lockable gates, expanded metal or weld-mesh provided agreement shall have been obtained from the SAA.

## *Frequently asked questions for exhibition insurance*

### **Are sculptures insured?**

No, unfortunately we only cover 2 dimensional work i.e. paintings, drawings and prints.

### **Is a collage covered against theft or damage?**

Yes as long as it can be considered as a 'painting' i.e. it is 2 dimensional.

### **What is classed as a recognised exhibition?**

It is an exhibition that is open for a defined length of time, that has been promoted and publicised, has full time security during the day and is locked and secure at night. An exhibition is not hanging a few paintings in a hairdressers, a restaurant etc where they could easily be stolen and there is no fixed time period.

### **Are prints or photographs covered?**

Yes but only up to the cost of replacement.

### **My painting is selling for £600 which takes me over my standard membership level but instead of upgrading to silver I'll insure my painting for £500 but it will still be selling for £600 at the exhibition. Is this possible?**

No this is not allowed – you must fully insure your paintings.

### **How do you prove an established track record?**

By being able to show invoices for paintings sold, or some other way of verifying that you have actually sold a number of paintings at or around the sale prices you have insured your paintings for.

### **What is the excess for individual exhibition insurance?**

The SAA Policy has a minimum excess of £50 per claim. However, depending on the size, the claim will be settled by either the insurance company or the SAA and, additional to this, the SAA will subsidise the excess that is due to be paid. **For each claim made, SAA members will only be required to pay the first £10 excess of their claim and the rest will be covered by the SAA or the insurance company.**

### **Why do I only receive 50% back on my paintings insurance if I'm a professional artist?**

The whole point of insurance is to insure against loss – not to provide a means of making profit. This is to protect against fraud. Our estimate is that by the time you take your profit and the gallery commission, 50% is fair to reimburse you for your materials and your time at cost.

### **Exhibitions in marquees – are they covered?**

These are not covered as a marquee is of 'insubstantial construction'.

### **How does the SAA manage to offer cover that is so much cheaper than is available elsewhere?**

The SAA has taken out a block policy which covers its members, so individuals are covered under the SAA policy rather than having their own individual policy. This reduces the costs and these savings are passed on to our members.

### **I have my own gallery, are my paintings insured under this policy?**

No you need to have separate gallery insurance.

### **I am preparing for an exhibition, are the paintings insured in my studio?**

Yes, provided the minimum standards of security (listed above) are adhered to.

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## *Gold & Platinum Members Insurance Update*

### *Products Liability, Professional Indemnity & Libel and Slander Insurance*

For all Gold and Platinum members, there has been an extension to the Public Liability Insurance. This now means that additional to Third Party Public Liability Insurance, which is detailed below, you will now be covered for Products Liability, Professional Indemnity and Libel and Slander Insurance.

Products Liability covers accidental bodily injury to third parties and / or damage to third party property arising out of any goods sold or supplied by the insured.

Professional Indemnity covers loss (financial or otherwise) arising out of errors and omissions (e.g. bad advice or failure to act). This is required where any advice or teaching risk is involved.

Libel and Slander cover includes defamation, which is vital in relation to the consequences of allegations of abuse.

### *Employers Liability Insurance (Platinum members only)*

This cover is required by law even if you only employ a single member of staff on a temporary basis to assist with exhibitions or workshops etc.

Employers' Liability Insurance covers you should you become legally liable to pay damages, costs and expenses in the event of a bodily injury, Death, illness or nervous shock sustained by any employee which arises out of and in the course of their employment by you.

## *Affiliated Art Club Insurance Update*

### *Directors & Officers Insurance*

For all affiliated art club members, there has been an extension to the insurance cover provided. This now means that additional to Third Party Public Liability Insurance, which is detailed below, you will now be covered for Directors and Officers Liability Insurance.

Directors and Officers Liability Insurance (often called **D&O**) is liability insurance payable to the directors and officers of a company or club, or to the organisation(s) itself, to cover damages or defense costs in the event they suffer such losses as a result of a lawsuit for alleged wrongful acts while acting in their capacity as directors and officers for the organisation.

## *Factsheet – Third Party Public Liability Insurance*

### *What is third party public liability insurance?*

Public Liability Insurance covers individual Gold Members, Platinum Members and SAA Affiliated Art Groups 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, members or groups would be personally responsible for any damages awarded.

For example the SAA can cover members for meetings, events, exhibitions, outings, demonstrations or workshops whether they are held in a member's home, village hall, schoolroom, or church hall. Although third party public liability insurance isn't a legal requirement, it is in our opinion essential when groups organise events such as meetings or exhibitions where members as well as the general public may be in attendance. Most public venues insist on it and our standard cover of £5 million meets their usual requirements.

### *Who needs it?*

**Professional Artists** - Public liability insurance is essential to professional artists for a variety of reasons. Primarily it covers against damage to third party property or bodily injury that results due to negligence of the artists. Without the insurance professionals are personally liable for all losses they cause to an unlimited extent. This could lead to financial ruin. Although it is not a legal requirement, artists who regularly run workshops, do demonstrations, hold studio shows or exhibit publicly should seriously consider taking out Public Liability Insurance to protect themselves against the risks of litigation.

Public liability can be something of a grey area when it comes to exhibiting work. A large number of galleries are not aware of their responsibilities and so do not broach the subject. On the other hand, many galleries are very strict on public liability insurance and as a matter of policy will not employ an artist or allow them to exhibit if they do not have adequate public liability insurance. This is obviously a major reason for taking out independent insurance.

**Art Group Insurance** provides cover for each individual member of an art group of any size. The group and its members are insured whilst organising and holding events. The annual cost depends on how many members are in your group, see the table below.

In summary, 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.

### *What does the SAA offer?*

Professional Artist's Insurance. Gold and Platinum membership of the SAA provides individual public liability cover which insures the artist at any art activity they attend or hold within the UK, and overseas in Europe for up to a total of six months in any one year. It is aimed to protect professional artists should they prove to be negligent whilst organising and holding events. e.g. running workshops, painting demonstrations and courses.

The public liability we provide covers traditional artists who create two-dimensional works of art. e.g. Paintings or drawings on canvas, paper, board or similar. Generally speaking other artistic activities are perceived by Insurers to present greater potential for accidents and thus fall outside the scope of our policy. The SAA (society for all artists) offers public liability insurance through Sportscover Europe Ltd with a policy underwritten by Syndicate 3334 at the Lloyd's of London. The insurance caters for professionals, individuals and art groups with a maximum limit of cover of £5 million.

### *What are the costs?*

Third Party Public Liability for individual artists is included as a FREE benefit of Gold and Platinum Membership which costs from £55 a year.

The cost of SAA membership for Art Groups depends on the number of members in the group.

This chart shows the cost per year by cheque or direct debit/credit card.

Art Club membership of the SAA which includes £5 Million Third Party Public Liability insurance		
Number of members in your group	Cost per year	
	By cheque	By Direct Debit or Credit Card
1 – 19	£64	£54
20 – 49	£81	£71
50 – 99	£104	£94
100 – 199	£145	£135
200 – 399	£192	£182
400 – 599	£246	£236

### *How can I get this cover for my art group?*

Ask us for an Art Club Membership registration form or download a copy from the web site [www.saa.co.uk](http://www.saa.co.uk). This simply asks for details of the secretary or representing officer, to whom all correspondence and orders will be sent, together with the name of each member of the group and method of payment. You must return the form and payment at least 24 hours before your policy is due to start, together with a list of member's details.

*Please turn over for Frequently Asked Questions about third party public liability*

## *Frequently asked questions for third party public liability*

### **What is the excess for third party public liability insurance?**

There is no excess for third party public liability Insurance.

### **Is an association covered (e.g. 3 art societies coming together for one exhibition)?**

No, each of the societies should be covered for third party liability; if they already have cover then it will probably cover them for an exhibition. If they don't have cover they really should insure and not just because of the exhibition.

### **Is fabric painting covered in third party?**

Yes – any 2 dimensional painting activities ie: we will not cover painting on china etc

### **Is food poisoning covered?**

Yes - third party public liability insures for negligence. In the case of food poisoning, it would have to be proved that you had been negligent for there to be a case. Otherwise it might well be the person who supplied or manufactured the food. Either way you would be covered.

### **Are our paintings covered?**

No, if a painting fell off a wall and injured someone, the person would be insured but damage to the painting would not be covered. Individual insurance of paintings at exhibitions is included with SAA individual membership. Please ask for details

### **Why do you need a list of names of the members in an Art Group?**

Because the cover is provided under the SAA block policy so each member of the art group will become an affiliate of the SAA hence we need to know who the members are. Although members come and go during the course of the year, it would take too much time to constantly update the list. We assume that you keep an up-to-date list of the date that a member joins/leaves which we will require once a year.

### **Are guests covered?**

As far as guests are concerned, we are happy to include occasional guests in the insurance; we assume you have a system whereby you log the date the guests attends.

### **Can we get art group insurance for our Open Studios?**

A group of artists who get together for Open Studios would not be able to take out Art Group insurance, they would each have to take out Gold or Platinum Membership individually.

### **How does the SAA manage to offer cover that is so much cheaper than is available elsewhere?**

The SAA has taken out a block policy which covers its members and affiliated members, so individuals and groups are covered under the SAA policy rather than having their own individual policy. This reduces the administration and these savings are passed on to our members.