



# Insurance - A Guide to our Group Insurance Policy

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## SAA Group Insurance Policy

As a member of the SAA you automatically benefit from cover under our Group Insurance Policy. This leaflet is created by the SAA Insurance provider Towergate Insurance. This Insurance summary is designed to give SAA members & Art Groups a jargon free/plain English brief description of the group insurance cover which forms part of the benefits of membership.

The SAA policy has been arranged by Towergate based in Warwick. Our underwriters are Sportscover Europe Limited. Security is provided by Amlin syndicate at Lloyds of London.

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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 £32) *	Silver Membership (from £52) *	Gold Membership (from £70) *	Platinum Membership (from £105) *	PA - Professional Associate **	Affiliated Club (See table on page 4 for costs)
'Paint' Magazine six times a year.	'Paint' Magazine six times a year.	'Paint' Magazine six times a year.	'Paint' Magazine six times a year.	'Paint' Magazine six times a year.	'Paint' Magazine six times a year. One copy only.
Substantial members' discount on items from SAA Home Shopping catalogue.	Substantial members' discount on items from SAA Home Shopping catalogue.	Substantial members' discount on items from SAA Home Shopping catalogue.	Substantial members' discount on items from SAA Home Shopping catalogue.	Substantial members' discount on items from SAA Home Shopping catalogue.	Substantial members' discount on items from SAA Home Shopping catalogue. To one nominated person and address.
Free Delivery (UK Mainland)	Free Express Delivery (UK Mainland)	Free Express Delivery (UK Mainland)	Free Express Delivery (UK Mainland)	Free Express Delivery (UK Mainland)	Free postage & packing UK (Mainland)
Loyalty points on purchases	Loyalty points on purchases	Loyalty points on purchases	Loyalty points on purchases	Loyalty points on purchases	
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	
SAA Group Insurance (Details on page 3)	SAA Group Insurance (Details on page 3)	SAA Group Insurance (Details on page 3)	SAA Group Insurance (Details on page 3)	SAA Group Insurance (Details on page 3)	SAA Group Insurance (Details on page 3)
		Free web page on SAA website	Free web page on SAA website	Free web page on SAA website	
		Free Tax & Accountancy helpline	Free Tax & Accountancy helpline	Free Tax & Accountancy helpline	
				Promotion to RSC groups and Art Clubs	
				Promotion of demos /exhibitions, etc.	

\* Price if paying by continuous automatic payment

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

## SAA Membership and Art Group Insurance benefits

Standard Membership	Silver Membership	Gold Membership	Platinum Membership	PA - Professional Associate	Affiliated Club (See table on page 4 for costs)
£1,000 paintings insurance at exhibitions (UK & Republic of Ireland members only)	£4,000 paintings insurance at exhibitions (UK & Republic of Ireland members only)	£10,000 paintings insurance at exhibitions (UK & Republic of Ireland members only)	£30,000 paintings insurance at exhibitions (UK & Republic of Ireland members only)	£10,000 paintings insurance at exhibitions (UK & Republic of Ireland members only)	Free £5m directors & officers' insurance (UK & Republic of Ireland)
£5m third party public liability insurance (UK & Republic of Ireland)	£5m third party public liability insurance (UK & Republic of Ireland)	£5m third party public liability insurance (UK & Republic of Ireland)	£10m third party public liability insurance (UK & Republic of Ireland)	£5m third party public liability insurance (UK & Republic of Ireland)	£10m third party public liability insurance (UK & Republic of Ireland)
		£5m Professional Indemnity & libel and slander insurance (UK & the Republic of Ireland)	£5m Professional Indemnity & libel and slander insurance (UK & the Republic of Ireland)		
		£10m employers' liability insurance (UK only)	£10m employers' liability insurance (UK only)		

## SAA Members benefit from the SAA Group Insurance policy which includes Exhibition Insurance for Paintings

Cover is provided under the SAA Group Insurance Policy for paintings and drawings that are pre-registered with the SAA for any qualifying exhibition in the UK and the Republic of Ireland. The paintings are covered against all risks or physical loss or damage, including full theft and accidental damage; subject to the standard policy terms, conditions, limitations and exceptions of the SAA's Group Insurance Policy.

### Some of the main policy details of the SAA's Group Insurance Policy are as follows:

- Full details of all paintings must be registered with the SAA at least 24 hours in advance of the exhibition for administration purposes.
- Moth, Vermin, Wear, Tear and Gradual Deterioration are not covered.
- No Excess.
- Breakage of glass is not covered, but damage to the artwork 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.

Cover for Members Paintings under the SAA's Group Insurance Policy (excluding 3D artwork) is 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 and the Republic of Ireland:

- 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.



**Who benefits from the SAA Group Exhibition Insurance and what are the levels of Insurance cover?**

All SAA members automatically benefit from the Group Exhibition Insurance. The cover includes all registered paintings exhibited including whilst in transit to and from exhibitions when transported in person or when using a dedicated art carrier. A duty of care is required to ensure the art is packaged properly before transit. This group Insurance will not apply should damage occur when paintings are sent in the post or when carriers such as TNT, Parcel Force, Business Express are used.

The SAA Group Exhibition Insurance for paintings provides cover for traditional artists who create two-dimensional works of art e.g. Paintings or drawings on canvas, paper, board, print, photographs or similar. This Group Insurance arrangement does NOT cover crafts or other forms of art such as sculpture, pottery etc. Under this SAA Group insurance arrangement there is no limit to the number of exhibitions covered at no additional cost.

**Levels of Insurance cover per membership category.**

The chart shows the Paintings Sums Insured per level of membership

Insurance levels based on total selling price at any one exhibition	Level of Membership
£0-1000	Standard Membership
£1001-4000	Silver Membership
£4001 - 10000	Gold Membership
£10001 – 30000 (£5,000 single article limit)	Platinum Membership

**How can I get this cover?**

All Members benefit from cover under the SAA's Group Insurance Policy as standard.

Exhibition registration forms are available online, within membership packs or by calling the SAA customer service team.

Before the start of each exhibition you must complete and return an exhibition registration form. 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 confirmation 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, has full time security during the day and is locked and secure at night according to the minimum standards of security as listed.

To claim, you should contact the SAA immediately who will provide you with the Towergate Insurance claims department contact details. A member of the Towergate Insurance claims department, who is dedicated to the SAA, will contact you within 48 hours to gather the required information to submit a claim.

If a painting is damaged beyond repair Towergate Insurance may ask to see sight of the painting and insurers will arrange and pay for collection. If required Paintings must be well packed when being sent to the Towergate Insurance.

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

## **Minimum Standards of Security**

The following minimum levels of security are required to be covered by the insurance.

You shall undertake to put into full and effective operation at all times when your premises are unattended, all security devices including locks, fastenings, shutters and other means of protecting.

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 is obtained in writing from the insurer by contacting Towergate Insurance on 01926 439529 or via email [saa@towergate.co.uk](mailto:saa@towergate.co.uk)

Remove all keys and duplicate keys and combination codes of Safes and strong rooms and of Intruder Alarm Systems (where installed) from the Premises at all times when your premises are unattended.

## **Frequently asked questions for exhibition insurance**

### **Are sculptures insured?**

No, cover under The SAA's Group Insurance Policy is only provided for 2-dimensional work i.e. paintings, drawings and prints.

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

Yes, The SAA's Group Insurance Policy provides 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 paintings in a public place (e.g. a restaurant) where they could easily be stolen and there is no fixed time period.

### **Are prints or photographs covered by The SAA's Group Insurance Policy?**

Yes, up to the cost of replacement.

### **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 and at what values.

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

The SAA Group Insurance Policy providing exhibition paintings cover no longer has an excess.

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

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

### **I have my own gallery, are my paintings insured under The SAA's Group Insurance policy?**

No, you need to have separate gallery insurance.

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

Yes, cover is provided under The SAA's Group Insurance Policy subject to the minimum standards of security (listed earlier) being adhered to.

### **Do you insure quilting just hanging freely on the wall?**

Our Policy doesn't extend to include quilting.



**Do you insure textiles that have been painted on?**

Yes, as 2D art this will be covered but subject to the terms and conditions of the Insurance policy.

**How long can I register an exhibition for?**

6 months then we need a new list for any further months

**Are my paintings insured in an exhibition if I have sold them and asked for them back for the exhibition?**

This would not be covered by The SAA's Group Insurance Policy; the person who now owns the paintings would have to get separate insurance.

**What is the policy on an artist wanting to insure paintings that they have previously sold or given away and then wanting to exhibit them publicly?**

As soon as a painting has been sold or given away to another party then the insurable interest is passed from the original artist onto the party who has bought the painting or has the painting in their custody and control. The Insurance responsibility then falls onto this individual.

**Can I Insure Paintings that are not my own or from a deceased Painter?**

You need to have an Insurable Interest to insure the paintings so they will need to be your own.

However, if the deceased painter has left them to you (the person wanting to insure) then yes, but if they are not your responsibility and they have not been left to that person then The SAA's Group Insurance Policy will not cover them at an exhibition.

***The full policy wording and schedule of cover can be provided upon request by emailing [saa@towergate.co.uk](mailto:saa@towergate.co.uk).***

## **Gold & Platinum Members Group Insurance**

### **Public/Products Liability Insurance**

The indemnity limit is £5m for Gold members and £10m for Platinum members and Art Groups for any one occurrence.

The insurance cover protects the Member or an Art Group should they be alleged or held liable for causing bodily injury to a third party or other member and/or causing damage to third party property as consequence of a negligent act.

### **Employers Liability Insurance**

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, illness, nervous shock or death, sustained by any employee which arises out of, and in the course of, their employment by you.

To comply with legislation all insurers need to declare ERNs (Employer PAYE references also known as Employer Reference Numbers). The ERN can be found on the employees' payslips and you will need to declare this ERN to your insurer by emailing this number/reference to [saa@towergate.co.uk](mailto:saa@towergate.co.uk).

## **Affiliated Art Club Group Insurance**

### **Directors & Officers Insurance**

In addition to Third Party Public Liability Insurance, which is detailed below, you are also 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 and who benefits from the SAA Group Third Party Public Liability Insurance Policy?**

The SAA's Group Insurance policy provides cover for all of its members and the SAA Affiliated Art Groups. The Public Liability Insurance provides protection including legal defence costs should SAA Members and/or SAA Affiliated Art Groups be held liable for causing bodily injury to a third party or a member of the SAA whilst involved in art related activities, including exhibitions.

This Group Insurance cover also provides protection including legal defence costs should SAA Members and/or SAA Affiliated Art Groups be held negligent for causing damage to third party property.

For example, the cover for members under the SAA's Group Insurance 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. SAA affiliated Art Groups benefit from a standard cover of £10 million.

### **Public Liability Claims examples: -**

1. An SAA affiliated Art Group hold an exhibition and one of the pieces of art exhibited falls from its mount and lands on a member of the public causing an injury to their hand. This member of the public appoints a personal injury solicitor and sues the SAA affiliated Art Group. The SAA Group Public Liability Insurance will respond to this claim providing indemnity for damages and legal expenses if applicable.
2. An SAA member whilst exhibiting their art at a show causes damage to the wall of the exhibition hall whilst hanging their painting. The owners of the exhibiting venue hold the SAA member negligent for causing the damage and the SAA Group Public Liability Insurance will respond to cover the repair of the damages and any legal defence costs if applicable.

The Group public liability Insurance provided as part of the membership covers traditional artists who create two-dimensional works of art. e.g. Paintings or drawings on canvas, paper, board or similar. Other artistic activities are perceived by Insurers to present greater potential for accidents and thus fall outside the scope of the SAA Group policy. The SAA 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 £10 million.

**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 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.

### **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 individually for third party liability.

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

Yes – any cover is provided under the Group Policy for 2-dimensional painting activities i.e.: 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.

#### **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 under the Group Insurance for SAA individual membership.

#### **Are guests covered?**

Occasional guests under the Group insurance are covered. You are required to have a system whereby you log the date the guests attend.

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

A group of artists who get together for Open Studios would not have cover provided under the 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 in place a Group insurance 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.

**Are SAA Members resident overseas covered?**

No, only members who are resident in the UK and the Republic of Ireland are covered under the Group Insurance. Cover applies to members worldwide for their SAA activities whilst abroad, except for USA and Canada jurisdiction areas.

**Are Art Clubs covered under the Group Insurance for an Art Trail?**

No, the Insurance Company doesn't recognise this activity as an Art Club activity.

**Do you need to provide a start and end date or place of activity for the Public Liability insurance?**

No, this only applies to exhibitions.

***If you have any further insurance related questions then please do not hesitate to contact the SAA Group Insurance provider Towergate Insurance at [saa@towergate.co.uk](mailto:saa@towergate.co.uk) on 01926 439529.***