



**BELLINGEN SHIRE ARTS WEEK**  
**10 – 17 JANUARY 2021**

**Bellingen Community Arts Council**  
**Insurance Cover for Workshops/Performances/Exhibitions**

Bellingen Shire Arts Week Workshops/Performances/Exhibitions conducted as activities of the Bellingen Community Arts Council are covered under the Broadform Liability and Volunteer Accident Insurance Policies of the Arts Council except for exceptions as noted below.

- The Broadform Liability Policy covers legally liable claims made by the attendees/audience arising from injuries to themselves and/or damage to property due to the negligence of volunteers.
- The Volunteer Accident Policy covers accidents incurred by any volunteers involved in carrying out the activities.

For all activities (workshops, performances, exhibitions) excluding exceptions below, if there is an incident/injury for which an insurance claim is to be made, the Incident Report as attached must be completed.

- The Incident Report, along with the Workshop Details form for a workshop, must be provided as soon as possible to John Conway, Treasurer, Bellingen Community Arts Council (mobile 0427-66-5000, [johneconway@hotmail.com](mailto:johneconway@hotmail.com)).

**Exceptions for Workshops**

The Arts Council policies do not cover personnel arranging/conducting a workshop if they are at fault and are not volunteers but do so for payment/profit (note that volunteers can be reimbursed for legitimate out of pocket expenses). Regardless, claims can be made against the Arts Council policy and only if it is found that the personnel at fault for the claim are not volunteers will they be required to satisfy the claim. See info below on insurance policies available for personnel working for payment/profit.

For each workshop, the attached Workshop Details form must be completed and retained for at least 28 days. To also address COVID-ID Safety Plan Requirements, this form should be placed near the entry door and completed by each attendee upon arrival.

### **Exceptions for Exhibitions**

For artists exhibiting their work, the following venues are not covered by the Arts Council policies:

- Art exhibited in shops. Public Liability insurance for people entering shops for whatever purpose should be covered by the insurance policy of the shopkeeper.
- Open studios. Public Liability insurance for people coming onto an artist's property should be covered by the Home and Contents insurance for the property. If there is no insurance policy in place we recommend that the artist arrange a policy such as below.

### **Insurance Policies for Artists Working for Profit**

We are aware of the following two insurance brokers/organizations who have policies available for artists conducting workshops or performing for profit:

- Artsure policies are available through Finsura, the insurance broker for Bellingen Community Arts Council. Finsura prepared the Artsure policies in conjunction with Regional Arts NSW. Policies are from \$200/year. See the website [artsure.com.au](http://artsure.com.au)
- Duck For Cover policies are available directly from Duck For Cover Entertainers Group Inc, a non profit organization. The policies cover workshops, performances and exhibition. Policies are from \$79/year. See the website [duckforcover.com.au](http://duckforcover.com.au)



**2021 Bellingen Shire Arts Week**  
**Bellingen Community Arts Council**  
**Activity**  
**Incident Report (page 1)**  
(for potential insurance claims)

Activity Name:

Activity Type (circle): workshop performance exhibition

Location Address:

Date of Incident:

Time of Incident:

Names of people involved in incident, roles (e.g. participant, instructor) and contact details (e.g. phone number, email address):

**2021 Bellingen Shire Arts Week**  
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**Activity**  
**Incident Report (page 2)**  
(for potential insurance claims)

Description of Incident:

If workshop attach Workshop Details Report and complete below:

Payment per Attendee:

Circle applicable:

Either:

Attendee payments only cover out of pocket expenses for workshop such as materials, venue rental, travel to/from venue by instructor etc

Or:

Attendees payments include out of pocket expenses and also payment/profit to instructor/assistants for conducting workshop