

Professional Artists & Art Studios

As an artist you will want to protect your valuable artwork, whether it is held for sale or in the works ~ these pieces are your assets!

To cover your artwork you will need a specific policy and one that should protect against:

- damage or destruction to your art and equipment
- art works in progress
- art works sold but not yet delivered
- art created by others that you are selling
- your art works that are consigned to others

If your studio is at a remote location or if you exhibit at places such as fairs, galleries or museums you will want your art covered at these locations, while in transit and in addition to your home studio if you have your business at home or at an artist's co-op.

Acceptable methods of valuation for artwork vary, but are either appraised value or a percentage of selling price.

Business liability protection should also be considered to cover your premises liability, premises rented by you and to cover your liability at other venues for permits, contracts and the like.



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