

## Public Liability Insurance Policy Summary - Individuals

### Description of Cover

Legal liability for all amounts arising out of third party personal injury or property damage caused by an occurrence in connection with the business activities of the Insured including liability arising from the manufacture and/or distribution and/or sale of products.

This Policy is designed for cover of individual registered members of Regional Arts Victoria, whilst conducting their business of Visual Arts and/or Crafts.

### The following categories of arts acceptable under this insurance are as follows:

Teaching provided the member does not have more than Twenty (20) students.  
Visual Artists, including 2D, 3D and installation artists working as Creative Personnel on community arts projects, public art contractors, private exhibitors.  
Performing Artists including dancers, actors, physical theatre, musicians, in controlled stage performance settings as well as street theatre.

*Note: Members are advised to have Professional Indemnity Insurance if they undertake professional teaching.*

### Limit of Liability

\$20,000,000 or \$10,000,000 any one occurrence, but limited to \$20,000,000 or \$10,000,000, in the aggregate in any one period of insurance in respect of products.

**Additional Benefit** - \$50,000 goods in care, custody and control

**Geographical Limits** - Anywhere in Australia.

**Deductible** - \$1,000 each and every claim any one occurrence

### Extension:

Principals Indemnity, Tenants Liability, Cross Liability, Personal Liability of Directors & Staff, Car Parking, Liabilities under Lease, Work away from own premises, Goods sold extension.

### Special Conditions – exclusion:

#### Event Contractors Exclusion

The policy is designed to cover individual registered members of Regional Arts Victoria whilst conducting their business of Visual Arts and/or Crafts. This policy does not cover liability in respect of personal injury or property damage arising directly or indirectly from or caused by, contributed to by the actions or activities or stallholders, contractors, suppliers and service providers.

It is not designed to cover Corporate Bodies or Partnerships or Contractors and/or Sub-Contractors. Cover is extended to include teaching provided the member does not have any more than twenty (20) students in any one class.

### **Molestation Exclusion**

The cover provided by this policy is limited by the following endorsement:

Cover is not provided for personal injury that arises from the molestation or interference with any person (adult or minor) by:

- A. You or any person comprising you;
- B. Any of your employees; or
- C. Any person performing any voluntary work, work experience or service for you or on your behalf.

### **Theatrical Endorsement**

This Policy does not cover liability in respect of:

- A. Personal Injury to any performers, stagehands, directors or other cast or crew members.
- B. Personal Injury or property damage arising out of storage and/or use of any pyrotechnics.

### **It is NOT intended for:**

Distributors selling a non craft product produced by third parties.

Sale or supply of products imported or exported by you

Sale or supply of products (not made by you) and wholesaled to others

Sale or supply of any other product which is not craft related

### **Duty of Disclosure**

The law requires you to tell us everything you know (or could reasonably be expected to know in the circumstances) which is relevant to our decision to insure you and the terms on which we insure you. This duty applies before you enter into a contract with us, that is, before we accept your proposal and also each time before you alter or renew the Policy.

### **Penalty for Non-disclosure**

If you do not tell us everything necessary, we may: reduce or refuse to pay a claim; or cancel your Policy. If you act dishonestly, we may invalidate the Policy from its beginning and not be bound by it.

### **You don't need to tell us anything which:**

Reduces the risk, is common knowledge; we already know, or ought to know in the ordinary course of our business; or we indicate we do not want to know. If you are not sure that something is relevant, it is best to disclose it anyway.