

Eligibility for individual membership

- Only practising artists are eligible to become individual members of Regional Arts Victoria.
- Any practising artist wishing to become an individual member of Regional Arts Victoria must complete an application form and provide a Curriculum Vitae and/or short biography outlining artwork and/or relevant experience.
- The cost of becoming an individual member of Regional Arts Victoria is \$60 (incl. GST).
- The group Public & Products Liability insurance is only available to individual members of Regional Arts Victoria.

What is Public & Products Liability insurance?

Public & Products Liability Insurance provides indemnity to the policyholder in respect of bodily injury or property damages to a third party caused by an accident or occurrence in connection with the individual's activities. This is a legal liability policy where negligence must be established in the event of a claim.

There are standard exclusions in the policy, some of which may be removed subject to agreement by the insurers, upon receipt of satisfactory information and payment of an additional premium where applicable. The circumstances of each individual will determine whether additional coverage will be required.

How is Regional Arts Victoria involved?

Regional Arts Victoria acts as a group purchasing body buying Public & Products Liability insurance on behalf of its individual members. This Policy is designed for the cover of individual members and Regional Arts Victoria retains the right to decide the membership criteria of this scheme.

How does the scheme work?

The Regional Arts Victoria membership policy commences from the date of approval and runs for 12 months. Renewals are completed per annum and sent to individual members one month prior to expiration of cover. Members who choose to renew will receive an updated Certificate of Currency and membership is extended for a further 12 months.

Members who do not wish to renew their membership receive a letter after expiry advising the cessation of both membership and coverage under the Public & Products Liability insurance scheme.

How much does the insurance cost?

\$180 (incl. GST) \$10 million dollar limit,

\$280 (incl. GST) \$20 million dollar limit.

Regional Arts Victoria charges an administration fee included in the figures above.

Insurance Terms and Conditions

A copy of the Insurance Terms and Conditions will be sent upon request.

Regional Arts Victoria will:

- Promptly notify you in writing should we expect that your cover under this insurance will be discontinued or will not be renewed. Should this not occur, we are obliged to compensate you for any loss or damage suffered. To make a claim for compensation please contact Regional Arts Victoria.

- Enable you to contact our brokers, City Rural Insurance Brokers Pty Ltd directly and without charge to confirm that you are covered by this insurance.

Maria Coumi, Account Manager
City Rural Insurance Brokers Pty Ltd
200 Greenhill Road, Eastwood SA 5063
T: (08) 8272 7785 Interstate: 1300 887 429
F: (08) 8357 8994
E: maria@crib.com.au

Australian Financial Services Licence

As Regional Arts Victoria does not hold an Australian Financial Services Licence, you should consider obtaining your own financial product advice from a person and/or organisation qualified to give such advice under an Australian Financial Services licence. As a Group Purchasing Body we have engaged City Rural Insurance Brokers Pty Ltd (AFSL 237491) to arrange Group or Master Liability Policies for our members. You can contact them directly (details as listed above).

Rebates

Regional Arts Victoria does not receive any form of remuneration (including commission) or other benefits that are reasonably attributable to the group purchasing activity from an insurer, broker or any other person, for coverage of this policy. Regional Arts Victoria does charge its members an administration fee for arranging this insurance.

Who needs Public & Products Liability Insurance, and what is it?

Public & Products Liability insurance is a common business insurance covering business and individuals from legal liability 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. Public & Products Liability Insurance covers the cost of a claim made against you, provided the claim falls within the terms and conditions of the policy.

Who decides who has been negligent?

The decision as to whether you have been negligent rests with the courts and/or the insurance company. The policy only covers your acts of negligence. You should ensure that other parties with whom you are engaged also have Public & Products Liability insurance.

You should never admit liability in anyway, as it may prejudice your claim.

Public & Products Liability Insurance Policy Summary

(Note: This is a summary only. For full details of cover, request a copy of the policy.)

The following categories of arts may be acceptable under this insurance:

- Teaching, provided the member does not have more than Twenty (20) students. (Members are advised to have Professional Indemnity Insurance if they undertake professional teaching.)
- Visual Artists, including 2D, 3D and installation artists working as Creative Personnel on community arts projects, public art contractors and private exhibitors
- Performing Artists including dancers, actors, physical theatre, musicians, in controlled stage performance settings as well as street theatre.

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, Work away from own premises,

Special Conditions – exclusion:

A list of exclusions are listed within the Individual membership Liability Insurance Policy available as a PDF at www.rav.net.au. You will also receive a copy of the policy when your Membership and Public & Products Liability Insurance is processed and approved.

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 Nondisclosure

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.