



## **ADVICE TO ARTS ORGANISATIONS AND ARTISTS REGARDING PUBLIC LIABILITY INSURANCE AND PROFESSIONAL INDEMNITY INSURANCE**

It is a requirement of all standard artsACT Deeds of Grant that an arts organisation or artist hold public liability insurance, and in some cases, professional indemnity insurance.

### **Public Liability Insurance**

Public liability insurance protects you and your organisation against the financial risk of being found liable to a third party for death or injury, loss or damage of property or 'pure economic' loss resulting from your negligence.

If any aspect of your project is to be undertaken on ACT Government premises or public land, you will need to hold an appropriate level of public liability insurance. Under normal circumstances, the appropriate level of public liability insurance is \$10 million unless specified otherwise by the Territory.

### **Professional Indemnity Insurance**

Professional indemnity insurance protects you and your organisation from legal action taken for losses incurred as a result of your professional advice. It provides indemnity cover if your client suffers a loss – either material, financial or physical – directly attributed to negligent acts.

If you think that professional indemnity insurance may be required due to the nature of your activity, you should contact the ACT Insurance Authority (ACTIA) for advice. ACTIA is a statutory authority responsible to the ACT Treasurer.

### **Further Information**

For information in determining the appropriate level of public liability and/or professional indemnity insurance, please contact ACTIA on (02) 6207 0302 or visit the ACT Government website [www.insuranceriskadvice.act.gov.au](http://www.insuranceriskadvice.act.gov.au)

artsACT strongly advises all arts organisations and artists to seek advice regarding insurance in a timely manner, as it may take a few weeks to obtain.