

## VANCOUVER ARTS CENTRE

# PUBLIC LIABILITY INSURANCE

## INFORMATION FOR HIRERS 2023/2024

### WHEN IS PUBLIC LIABILITY INSURANCE REQUIRED?

It is recommended to have public liability insurance if you are;

- An incorporated body, an association, sporting group.
- A person/organisation undertaking business or commercial activities.
- If you have an ABN (Australian business number).
- You can ensure you are covered by purchasing your own policy – the minimum cover to request is \$1 million dollars (for low risk only) depending on your activity.

### WHEN IS PUBLIC LIABILITY INSURANCE NOT REQUIRED?

The Vancouver Arts Centre can be hired to conduct personal arts activity by an individual or group of individuals without the requirement for public liability insurance for the following situation:

- Hire which is low risk, not advertised to and / or open to the general public; examples include:
  - You or your band wish to hire a room to rehearse in.
  - You and a few colleagues wish to hire a space to work on a collaborative artwork together or alongside each other.
  - You are a not-for profit organisation.

### ELIGIBILITY FOR COVER UNDER THE CITY OF ALBANY'S CASUAL HIRER'S POLICY

The City of Albany can provide Public Liability Insurance to casual hirers of workshop spaces and galleries at the Vancouver Arts Centre on the following basis:

Eligibility criteria:

- You have been engaged by the Vancouver Arts Centre or Town Hall and have a supported exhibition/art project/workshop for example:
  - You have been selected as part of the exhibition call-out.
  - You have an exhibition/art project that is supported by the Vancouver Arts Centre or Town Hall.
  - You have been engaged to facilitate a workshop or art project on behalf of the Vancouver Arts Centre or Town Hall.
- Are a not-for-profit organisation.
- ALL hirers covered under the City of Albany's Public Liability Insurance policy will be liable for an excess payment of \$1000 in the event of a claim.

### INSURANCE OPTIONS

- NAVA and ArtSource memberships can be taken out by visual artists and Public Liability insurance is included in the annual membership fee. This type of membership would enable you to hire our gallery for an exhibition to sell your work and also run up to 12 workshops per year.
- Local Community Insurance Service provides a \$10 million Public Liability Insurance policy for groups at a low rate.
- [www.mymarketinsurance.com.au](http://www.mymarketinsurance.com.au) provides single day Public and Product Liability Insurance for market stallholders.
- Insurance for performing arts can be sourced from [www.duckforcover.com.au](http://www.duckforcover.com.au)