

## How to Insure a Public Art Project

Most public art projects need to be insured with general liability insurance, which protects the party presenting a public art project in the event of any damage to a site, or personal injury sustained in connection with a project. The owner of a public space, whether it is privately owned (e.g., a corporate lobby) or publicly owned (e.g., a park) usually requires that the public art presenter be responsible for handling claims of injury or property damage. City agencies may require a policy of \$1 million or more.

You should assume that you will need general liability insurance for any type of public art project. However, the cost and specifics of the insurance packages will depend on both the requirements of the site owner and the nature of your project. To determine insurance requirements, agencies will look at such factors as:

- The length of your project or event
- The level of risk of personal injury or property damage posed by your project or event
- The number of participants your project or event involves, or the number of participants relative to the size of the site
- Whether the project or event involves transportation and installation of heavy equipment, or the installation of a stage or other temporary structure
- Production costs of the project/estimated value of the project

The cost of becoming insured can range from \$400-\$1,500 or more for a public art project, depending on the factors listed above. Insurance agencies will need the facts about your project and/or organization and present you with an insurance quote.

The following pages include insurance agencies that work with artists and/or events. LMCC has not worked directly with these providers, but we have spoken with them to determine the types of public art projects they insure. It is best to call and ask them detailed questions about the specifics of your project. We intend for this to be a starting point rather than a comprehensive list of all public art insurance providers and policies.

## LOCAL PROVIDERS

### **Fractured Atlas** (\*available for purchase to members only)

[www.fracturedatlas.org](http://www.fracturedatlas.org)

248 West 35<sup>th</sup> Street, 10<sup>th</sup> Floor

New York, NY 10001

Ph: 888-692-7878

Current programs: Annual General Liability, Artwork Coverage, Directors and Officers Liability, Equipment Coverage, Errors and Omissions, Event Liability, Film Production and Equipment, Public Art, Teaching Artists, Volunteer Accident, Workers Compensation.

### **D.R. Reiff & Associates**

<http://www.reiffinsurance.com/dreiff.html>

320 West 57<sup>th</sup> Street

New York, NY 10019

Ph: 212-603-0231

Insures radio, television, film, and live entertainment. Has previously insured performance groups presenting in public spaces.

### **Event Insurance Brokers LLC**

19 Fulton Street

Suite 308A

New York, NY 10038

Ph: 212-766-2058

Event Insurance Brokers is an insurance provider for the arts, leisure, media and entertainment industries. For events or series of events involving up to 1,000,000 people, Event Insurance Brokers can provide coverage for liability or cancellation, for promoters or producers. In the past, the company has insured film shoots, conventions, concerts, parades, triathlons, street fairs and corporate events.

### **Film Emporium**

[www.filmemporium.com](http://www.filmemporium.com)

274 Madison Avenue

New York, NY 10016

Phone: Otto Porrazzo, (212) 683-2433

Insures all types of special events in public spaces, including film screenings and visual art installations.

### **Taylor & Taylor Associates, Inc.**

16 East 40<sup>th</sup> Street, 11<sup>th</sup> Floor

New York, NY 10016

Phone: 212-490-8511

Offers insurance packages for short-term production, film and video production, and still photographers.

Note: Recommended by New York Foundation of the Arts (NYFA)

## NATIONAL PROVIDERS

### **Arts & Entertainment Insurance**

[www.aeinsurance.com](http://www.aeinsurance.com)

PO Box 1048

Marblehead, MA 01945

Phone: (800) 676-9374

Offers a variety of insurance packages for film and video production, commercial photography, audio production, and music. Insures performances in public spaces, with the exception of events that involve public participation.

### **CSI Insurance Management**

[www.csicoverage.com](http://www.csicoverage.com)

2920 Taylor St.

Dallas, TX 75226

Phone: (800) 204-1523

Insures concerts and other large-scale events.

### **InsurEvents.com**

[www.insurevents.com](http://www.insurevents.com)

9841 Airport Boulevard, Suite 1000

Los Angeles, CA 90045

Ph: 800-279-6540

Insures most areas of the entertainment, sports, leisure and special events industry. Provides policies needed for events including general liability, adverse weather, event cancellation, property, prize, auto, workers' compensation, accident, and medical. The website contains a helpful Q&A section about events liability insurance.

### **MusicPro Insurance Agency LLC**

135 Crossways Park Drive, Suite 300

PO Box 9017

Woodbury, NY 11797

Ph: 800-605-3187

Provides coverage for instruments and equipment, studio, tour or composer liability, travel accidents and business.

### **Robertson Taylor (North America) Inc.**

[www.robertson-taylor.com](http://www.robertson-taylor.com)

70 West 40<sup>th</sup> Street

New York, NY 10018

Ph: 212-279-4519

Robertson Taylor - International Insurance Specialists to the Film/TV, Music, Entertainment, and Live Events Industries providing full range coverage for commercial and personal insurances. Expertise in all product lines for sports, conferences & exhibition, theatre, film, television, and broadcasting industries.

### **Thomson & Pratt Insurance Associates, Inc.**

788 Pennsylvania Gulch Road, Murphys

PO Box 385

Murphys, CA 95247

Ph: 877-874-9055

Offers insurance policies for visual artists.