

# CREATING PUBLIC ART

## RESOURCES FOR ARTISTS

### 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.

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

City agencies may require a policy of \$1 million or more. The cost of becoming insured can range from \$400-\$1000 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 list includes 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

#### **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.

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

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

**320 West 57th Street**

**New York, N.Y. 10019**

**Phone: Dennis Reiff (212) 603-0379**

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

#### **Fractured Atlas**

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

**248 West 35th Street, Suite 1202**

**New York, NY 10001**

**Phone: (212) 277-8020**

Offers liability insurance to its members to cover their arts-related events. Thanks to an Emerging Artists Fund risk-pooling program, this coverage is available at significantly lower rates than would otherwise be possible. Note: artists must join Fractured Atlas to be eligible for its insurance benefits.

#### **Event Insurance Brokers LLC**

**[www.eventinsurance.com](http://www.eventinsurance.com)**

**19 Fulton Street**

**Suite 308A**

**New York, NY 10038**

**Phone: (888) 289-2112**

**Taylor & Taylor Associates, Inc.**  
**www.taylorinsurance.com**  
**90 Park Avenue**  
**New York, NY 10016**  
**Phone: Ray Taylor, (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**  
**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.

**InsurEvents.com**  
**www.insurevents.com**  
**6033 W Century Blvd, 4th Floor**  
**Los Angeles, CA 90045**  
**Phone: (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.

**Robertson Taylor (North America) Inc.**  
**www.robertson-taylor.com**  
**330 Seventh Avenue, 9th Floor**  
**New York, NY 10001**  
**Phone: (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.

**CSI Insurance Management**  
**www.csicoverage.com**  
**2920 Taylor St.**  
**Dallas, TX 75226**  
**Phone: (800) 204-1523**

Insures concerts and other large-scale events.

**MusicPro Insurance**  
**www.musicproinsurance.com**  
**45 Crossways Park Dr.**  
**Woodbury, NY 11797**  
**Phone: (800) 605-3187**

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

**Thomson & Pratt Insurance Associates, Inc.**  
**www.fineartguy.com**  
**44815 Fig St. #129**  
**Lancaster, CA 93534**  
**Phone: (877) 334-6327**

Offers insurance policies for visual artists.