

# HENCILLA CANWORTH LTD

INDEPENDENT INSURANCE INTERMEDIARY

## AIR Artists Insurance Policy

Developed in conjunction with a-n The Artists Information Company, acting on behalf of members of AIR (Artists' Interaction and Representation)

## Proposal Form for Bespoke Cover

**IMPORTANT NOTICE: Please read carefully before completion.**

The information supplied on this form will be used to obtain quotations from insurers and will be incorporated into any policy of insurance subsequently effected in the form of a Statement of Fact. It is important that all relevant information is disclosed to an insurer as any non-disclosure or misrepresentation of a material fact could invalidate all or part of the Insurance contract.

A material fact is a fact likely to influence the Underwriters assessment of the risk. If you are in any doubt as to what constitutes a material fact, please contact us for guidance.

### YOUR DETAILS

Proposed Insured:

Correspondence Address:

Telephone:

Mobile:

E-Mail:

Website:

Legal Status:

Sole Proprietor

Limited Company

Partnership / Joint Venture

Limited Liability Partnership

Community or Members Group

Other \_\_\_\_\_

AIR Membership Reference No:

Please give a brief description of your artistic practice including details of materials and processes you commonly use:

Year Practice Started:

Current Insurer:

Renewal Premium:

Period of Insurance Req'd:

to

,both dates inclusive

**COVER REQUIRED**

**Section 1 –Artwork & Artists Materials**

Is cover required? YES  NO

1. What is the maximum value of Artwork, Work-in-Progress & Artists Materials in your premises at any one time (excluding Specified Materials below)? *see Note 1*
2. What is the maximum value of Artwork, Work-in-Progress & Artists Materials in your premises at any one time including Precious Metals, Precious Stones & Jewellery?
3. Maximum value of any single item of Artwork?
4. a) Do you want to extend cover to insure Artwork and Artists Materials away from your premises (incl. whilst in transit and at exhibitions worldwide)? YES  NO
- b) If yes, what is the maximum value of Artwork and Artists Materials away from your premises at any one time?

**Section 2 – Artists Tools, Equipment & Other Property**

Is cover required? YES  NO

Address of Studio Premises - *see Note 2*:

Premises 1.	
Premises 2.	

What cover do you require at your studio (excluding portable property used away from your studio)?

Item	Premises 1 Sum Insured	Premises 2 Sum Insured
Computer Equipment	£	£
Tools, Equipment and All Other Contents	£	£
Goods Held in Trust ( <i>excluding</i> Precious Metals, Precious Stones and Jewellery) <i>see Note 4</i>	£	£
Goods Held in Trust ( <i>including</i> Precious Metals, Precious Stones and Jewellery) <i>see Note 4</i>	£	£
Studio Buildings <i>see Note 5</i>	£	£
Studio Improvements <i>see Note 6</i>	£	£

Portable property used away from your studio:

Item	UK / Europe Sum Insured	Worldwide Sum Insured
Tools & Equipment	£	£
Portable Computer Equipment	£	£
Audio Visual, Film & Photographic Equipment	£	£
Any Other Property: (please specify) – <i>see Note 7</i>	£	£

**Section 3 – Business Interruption**

*Note: Cover under this section automatically applies if either Sections 1 or 2 have been selected.*

**Annual Gross Profit**

The policy will automatically provide cover for up to £50,000 for your loss of annual Gross Profit if this is caused by an insured loss under Sections 1 or 2 above.

Do you require this limit to be increased? – *see Note 8* YES  NO

If yes, please state the total limit of cover required?

**Accounts Receivable**

The policy will automatically provide cover for up to £5,000 for your Accounts Receivable.

YES  NO

Do you require this limit to be increased? – *see Note 9*

Notes on completion:

Note

1. The values entered should reflect the maximum value of your Artwork at Net Sale Price, which is the net amount you would receive on a sale of the work or if the work was commissioned.

Always ensure you do not understate values since if you do the Underwriters will be entitled to proportionately reduce the amount of any claims.

2. Please enter the address(es) of the studio premises at which you wish to insure your contents. If you have no separate studio, put your home address.

3. Do not include in this table any items that you use away from your studio, these should be entered in the table below.

4. Goods held in trust relates to any property belonging to someone else that is entrusted to you and for which you are responsible.

5. Studio Buildings should only be entered if you own (and do not lease or rent) your studio premises, which are separate from where you live.

6. Studio Improvements refer to any expenditure that you have incurred in making improvements to your leased or rented studio space.

7. Please use this box to enter details of any property not specified in the table above.

8. Your Gross Profit is your total income from your Artistic Practice less any costs directly attributable to the making of the Artwork such as material, labour and transportation costs.

The sum insured for Gross Profit should be sufficient to cover your total Gross Profit for a period of 12 months from the date of the claim.

9. Accounts Receivable represent the amount owing to you from customers that has not yet been paid.



## ADDITIONAL INFORMATION

### Information about your Studio Premises

In respect of **all** of your studio premises, are the premises:

- 1) in a good state of repair?
- 2) constructed with more than 10% combustibile materials?
- 3) heated using portable paraffin or gas heaters?
- 4) flat roofed with felt on timber comprising more than 25% of the roof area?
- 5) fitted with key operated locks to all accessible windows?
- 6) ever been affected by Subsidence, Heave or Groundslip?
- 7) self contained with their own lockable entrance?
- 8) have (BS3621) 5-lever mortise dead lock on all entrances & exits?
- 9) in an area prone to flooding?
- 10) protected by an intruder alarm system?


If yes, please advise if the intruder alarm system:

- i) Is the alarm maintained by a company approved by either N.S.I or S.S.A.I.B.?
- ii) is linked to a security company receiving center / the police?


If yes, please state method of signaling (e.g. Redcare)?

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Additional Information - *see Note 16* :

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16. Please use this box to further expand on any answer provided or to enter any details not requested above and that may materially effect the assessment of your proposal.

### Information about your artistic practice

In connection with your practice, do you:

- 1) a) use heat equipment on third party premises? *see Note 17*
- b) use heat equipment on own premises? *see Note 17*
- 2) undertake work at heights over 10 metres above ground level (or floor level in the case of work inside a building or structure)?
- 3) undertake work at any power stations, nuclear installations or establishments, refineries, premises connected to the oil, gas or chemical industries, aircrafts, aerospace systems or watercrafts, railways, airports, underground or underwater?
- 4) undertake work in the United States of America or Canada?
- 5) supply Artwork to the United States of America or Canada?
- 6) Use, handle, store or transport any hazardous substance? *see Note 18*
- 7) Do you engage Bona Fide Sub-Contractors with own insurance?


17. Does not apply to use of Pottery Ovens or Kilns.

18. Applies to any substance covered under COSHH guidelines.

Additional Information regarding your artistic practise -*see Note 19* :

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19. Please use this box to further expand on any answer provided or to enter any details not requested above and that may materially effect the assessment of your proposal.

## Previous Claims / Loss History

Please disclose any insurance claims made in connection with your artistic practise in the previous 5 years below - *see Note 20* :

Date	Incident Details	Amount	Claim Settled?
		£	
		£	
		£	

## General Disclosure and Material Information *see Note 21*

In relation to your artistic practise, have you or any business partners (or if a company, any director):

- 1) ever had an insurance declined, cancelled or renewal refused or had special terms, restrictions or conditions imposed by an insurer?
- 2) been prosecuted, or have any prosecution pending, under the Health & Safety at Work Act or any similar legislation?
- 3) been declared bankrupt or been disqualified from being a company director?
- 4) been involved as owner, director or partner of any company that went into receivership, administration or liquidation?
- 5) been the subject of (or have pending) any County Court Judgements?
- 6) been convicted, or charged (but not yet tried) in respect of any criminal offence?

Additional Information and Material Facts to be disclosed to Underwriters - *see Note 22*:

20. Please also include details of any incidents that would have formed a valid claim under this policy even if no claim was actually made.

21. If you have answered Yes to any of these questions, please provide full details in the box below.

22. Please use this box to further expand on any answer provided or to enter any details not requested above and that may materially effect the assessment of your proposal.

## Declaration

I/We declare that to the best of my/our knowledge or belief the particulars and statements given in this document and any additional information provided to Hencilla Canworth are true and complete.

Sign here:	Dated:
Print your name:	Position Held:

**Hencilla Canworth Limited**  
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**Surrey**  
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