



Axis Membership

Public and Product Liability Insurance: £10 million

Professional Indemnity Insurance: £5 million

Certificate of Insurance

Policy Underwriter:

Hiscox Underwriting Limited

Primary Policy Number:

HU PI6 9273642 (110)

www.axisweb.org

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Axis Members

Public & Products Liability and Professional Indemnity Insurance Policy Summary

INTRODUCTION

This is a summary of cover only. Please refer to the policy wording for full details of the policy cover, exclusions, terms and conditions.

INSURER

Hiscox Underwriting Limited and Allianz Insurance PLC

ELIGIBILITY

Registered individual members of Axis who are normally resident in the United Kingdom and have paid the appropriate subscription fee will automatically be covered by this policy.

The policy will also cover the Personal Service Company of an Eligible Member. A Personal Service Company is a limited company where the member is the sole director & employee of the company with the exception of another family member undertaking clerical & administrative duties only.

DEMANDS AND NEEDS

This policy meets the demands of individual eligible members requiring insurance against their legal liabilities to pay compensation arising out of injury to third parties and/or damage to third party property and/or arising from a negligent breach of their professional duty.

DURATION OF THIS INSURANCE

This policy is effective for the period 11th April 2023 – 10th April 2024 inclusive and will cover all eligible members who join or renew their Axis membership in that period. The cover will continue until the membership period expires or the policy expires.

YOUR BUSINESS

This policy provides cover for eligible members operating within different situational contexts across visual arts and crafts.

By Visual Arts and Crafts we mean artforms that can be described as:

Animation, Architecture, Basketry, Book works, Ceramics, Digital, Drawing, Environment, Film & video, Furniture, Glass, Graphics, Illustration, Installation, Intervention, Jewellery, Live art, Metalwork, Mixed media, Painting, Performance, Photography, Printmaking, Sculpture, Sound, Text, Textiles, Woodwork.

By Context we mean activities within the Visual Arts that can be described as:

Art education	Conference / Symposium	Fundraising	Socially Engaged
Art therapy	Consultancy	Open studios	Studio practice
Art Project	Curatorial	Participatory	Talk / Seminar
Art tour	Degree show	Practice-based research	Technical / Fabrication
Arts in health	Design	Public art	Training / Professional
Built environment	Documentation	Publication	Development
Collaboration	Exhibitions	Research	Writing
Commission	Fair	Residency	
Community Project	Film production	Screening	

POLICY COVER

This policy will provide you with:

COVER	INDEMNITY	GEOGRAPHICAL LIMITS	TERMS
Public & Product Liability	£10,000,000	Worldwide (applicable courts United Kingdom and EU)	Any one event (any one period costs inclusive for Products / Pollution)
Professional Indemnity	£5,000,000	Worldwide (applicable courts Worldwide excluding claims brought in USA/Canada)	Any one event

KEY FEATURES OF COVER

Legal liability for damages and legal costs arising out of third party loss, injury or damage, in connection with the activities described above and notified to the Insurers within the period noted above.

Cover includes public liability, professional indemnity, liability for damage to leased and rented premises, member to member liability, indemnity to principals and liability arising out of goods sold or supplied including refreshments and Management Liability (Directors & Officers & Corporate Legal Liability).

The cover is written on a claims made wording, which means that the cover will respond to the policy in place when the claim is made, not the policy in place when the incident occurred.

Access to 24/7 Legal advice and commercial assistance helpline. This helpline provides access to advice when you face legal issues at home or abroad on issues such as: Employment, Prosecutions, Discrimination in the workplace, Health and safety, European law.

POLICY EXCESS

£250

PRINCIPAL EXCLUSIONS

Liability arising out of:

- Criminal Acts
- The ownership, possession or use of any mechanically propelled vehicle, aircraft, hovercraft or water-borne craft
- Product Guarantee or recall, repair or replacement
- In connection with damage to any data
- Medical malpractice
- Damage to own property
- Abuse
- Incidents prior to the retroactive date
- Incidents / claims known to you but not reported to Insurers.
- Incidents occurring prior to the start or after expiry of your last period of continuous membership

Cover does not apply in respect of legal actions brought in a court of law outside the United Kingdom and European Union for Public/Products Liability. There is no cover in place for any claims brought in a court of law in the USA or Canada under any section of the policy, and only applicable courts are in the United Kingdom and European Union in respect of Public/Products Liability.

Restricted cover applies in respect of legal actions brought in a court of Law within the USA or Canada

This document is intended as a summary only and does not represent full terms and conditions. A full policy document is available from Axis.

Insurance is provided on the basis eligibility and that at the time of your membership renewal you have declared any material facts which may affect provision of the cover.