

Public Liability Insurance

Member Help Guide for Scotland

Is Public Liability Insurance required?

Yes.

All participating members of North East Open Studios must hold valid public liability insurance for the full duration of the event in Scotland.

You will be asked to confirm this as part of your application.

If you do not hold valid cover, your application cannot proceed.

What is Public Liability Insurance?

Public liability insurance protects you if a member of the public:

- Is injured while visiting your studio or venue
- Is injured as a result of your activities
- Has their property damaged due to your work or display

For example, if a visitor trips over equipment in your studio and makes a claim against you, public liability insurance helps cover legal costs and compensation.

North East Open Studios does not provide insurance for individual members.

You are responsible for arranging your own cover.

How much cover is usually required?

For public events in Scotland, £5 million public liability cover is commonly expected as a minimum.

However, it is your responsibility to ensure that your policy is appropriate for:

- Your activities
- Your venue
- Whether you are demonstrating or running workshops
- Whether you are working from home or a hired space

North East Open Studios cannot advise you on the level of cover you personally require.

If in doubt, speak directly to an insurer or insurance broker.

Where can I obtain Public Liability Insurance in Scotland?

Many artists and makers already have insurance through:

- Professional membership organisations
- Trade bodies
- Existing business insurance policies

You may wish to explore organisations such as:

- a-n The Artists Information Company
- SAU (Scottish Artist's Union)
- The Artists' Union England, which also covers members working in Scotland
- Crafts Council affiliated schemes
- Scottish Contemporary Art Network
- Federation of Small Businesses Scotland

- Specialist art and craft insurers operating in the UK

You may also wish to speak to a local Scottish insurance broker who can advise on appropriate business cover.

North East Open Studios does not recommend or endorse any specific provider.

If you are sharing a venue

Each participating artist must ensure they are adequately covered.

Do not assume that:

- A venue's building insurance covers you
- A host's insurance covers you
- Another member's insurance covers you

If you are relying on shared cover, this must be confirmed in writing by the insurer.

Before you apply

Please check:

- Your policy is active and valid
- The cover level is sufficient
- It covers in-person visitors
- It covers the type of work and activity you will be undertaking
- It covers the full duration of North East Open Studios

If you are unsure, contact your insurer directly before completing your application.

Important

North East Open Studios does not sell, provide or advise on insurance products.

It is your responsibility to ensure you hold appropriate and valid public liability insurance before welcoming visitors into your space.

Failure to hold appropriate insurance may result in removal from the event.