WHAT AXIS MEMBERSHIP COVERS YOU FOR

A summary of the insurance included with Axis membership, 2026-27. Written for anyone deciding whether to join. This is a summary, not the policy. Members have access to the full documents.

PUBLIC AND PRODUCTS LIABILITY	PROFESSIONAL INDEMNITY	EXCESS
£15,000,000 any one event	**£5,000,000** any one event	**£250** per claim

Most contracts ask for £5 million. Some ask for £10 million. Public bodies are starting in your pack, this cover meets it.

Your £15 million of public liability is built in three layers: £5 million from Hiscox, with two further layers above it from Allianz and Great Lagos. Noting about that changes what you do, if a claim went above £5 million, the layers above respond, and your certificate evidences the full £15 million.

WHO IT IS FOR

Cover applies to the professional artistic activities of Axis Members. That includes fine art, painting, drawing, sculpture, printmaking, lens-based work, photography, sound, performance, live art, craft, ceramics, glassmaking, metalwork, animation, woodwork, graphics, jewellery, illustration, bookwork, architecture, mixed media and installation.

And it covers the activities around the work: exhibitions, events, fairs, curating, commissions, socially engaged art, participatory projects, public art, project anagement, education, workshops, and m academic media practice, residences and research.

Performance and live art are covered as standard, which plenty of policies include outright.

WHAT IT COVERS

Claims made against you by someone else for injury, loss or damage arising from your work. That includes third party injury and damage to their property, damage to premises you lease or rent, claims between members, and goods you sell or supply, including refreshments if you are running an event.

Professional indemnity covers claims that your work fell short of what was agreed, including negligence, negligent advice and breach of a duty of care.

AREA OF COVER

You are covered wherever you are working, provided any legal action is brought in a court in the United Kingdom or the European Union. There is no cover for claims brought in the USA or Canada. If you are showing or working outside the UK and EU, talk to us before you commit.

WHAT IS NOT COVERED

Criminal acts, Abuse. Damage to your own property, including your own artwork, tools and equipment, which needs a separate policy. Vehicles, aircraft and watercraft. Product guarantee, recalc, repair or replacement. Damage to data to medical malpractice. Anything that happened before your cover started. Anything you already knew about and not reported.

COVER RUNS AS LONG AS YOUR MEMBERSHIP DOES

The policy works on a claim made basis, which means a claim is handled by the policy in place when the claim is made, not the one in place when the work happened. So once you are a member, keeping your membership current is what protects the work you have already done.

HELPLINES, INCLUDED

Free legal, tax and counselling helplines, open 24 hours a day, 7 days a week. Advice on contracts, employment, prosecutions, discrimination and health and safety. Tax advice. And a confidential counselling line.

JOIN AND YOU ARE COVERED TODAY

£15 million of cover: £3 a month, or £30 a year. Concessionary rates if cost is a barrier.

You are covered from the day you join, whichever way you pay, and your certificate is in your member dashboard straight away.

axisweb.org/public-liability-insurance-for-artists