COVER FOR THE ARTISTS YOU WORK WITH

A summary of the insurance held by Axis members. For organisers, commissioners and venues. 2026-27.

LIMITS	Public and products liability	£15,000,000	any one event	Professional indemnity	£5,000,000	any one event

WHAT THIS COVER DOES

Axis membership insures each artist individually for their own actions. Whatever the setting, the cover follows the artist and responds when the artist is liable.

In practice that means if a visitor is injured by an artist's work, or the artist damages your venue or someone else's property while installing, exhibiting, demonstrating, running a workshop or selling, the artist's policy responds to the claim against them.

So when you require participating artists to hold public liability cover, this is what you are asking for, and this is what Axis members hold.

What it does not do is cover your organisation's own liabilities. Anything arising from your actions rather than the artist's, such as the venue, the stewarding or the running of the event, remains with your own insurance. This is not event insurance and it does not replace your own cover.

The £15 million public and products liability is built in three layers: £5 million from Hiscox, with two further layers above it from Allianz Insurance PLC and Great Lakes Insurance. Each member's certificate evidences the full £15 million.

WHAT IS COVERED

TThird party claims against the artist for injury, loss or damage arising from their professional artistic activities.

Cover extends to damage to premises the artist leases or rents, claims between members, indemnity to principals, and goods sold or supplied including refreshments.

The declared activities include exhibitions, events, curating, commissions, socially engaged art, participatory projects, public art, project management, education, workshops and talks, studio practice, residencies and research, across all media and disciplines. Performance and live art are covered as standard.

Professional indemnity covers claims of negligence, negligent advice or breach of a duty of care in the artist's work.

AREA OF COVER

Cover applies wherever the artist is 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.

WHAT IS NOT COVERED

Your organisation's own liabilities, meaning anything arising from your actions rather than the artist's. The artist's own property, including their artwork, tools and equipment. Criminal acts. Abuse. Vehicles, aircraft and watercraft. Product guarantee, recall, repair or replacement. Damage to data. Medical malpractice. Anything occurring before the artist's cover started, or outside their period of continuous membership.

If your project requires cover beyond public liability, for example abuse cover for work with children or vulnerable adults, this should be specified separately in your contract.

CERTIFICATES AND PERIOD OF COVER

Members download their certificate from their Axis dashboard as soon as they join, and can send it to you directly. Cover begins on the day of joining.

The policy is written on a claims-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 was carried out. Cover applies for as long as membership is current, so an artist working over a long period should maintain continuous membership.

INSURERS

Underwritten by Hiscox Underwriting Limited, with excess layers from Allianz Insurance PLC and Great Lakes Insurance. Arranged by Howden Insurance Brokers Limited.

Axis has been insuring artists with Hiscox for over ten years.

RECOMMEND AXIS TO YOUR ARTISTS

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

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