



**Artists' Insurance
(including use of heat)
for Scottish Artist Union Members**

APPLICATION FORM:

IMPORTANT NOTICE: Please read carefully before completion.

This form is designed for artists, who use processes involving the application of heat within their studio, who want to take out a simplified form of insurance cover.

This cover is only available to Scottish Artist Union members who meet the qualifying criteria stated on page 3 and who can meet the eligibility criteria set out below and sign the declaration. **If not, please contact Hencilla Canworth for a bespoke quotation.**

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

Name:

Correspondence Address:
 Postcode:

Studio Address: (if different from the above)
 Postcode:

Telephone Number: Mobile Number:

E-Mail Address: Website:

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

Insurance Commencement Date: SAU Membership Number:

Please select the cover you require:

SECTION 1 – ARTWORK & ARTISTS MATERIALS

A. Artwork, Work-in-Progress & Artists Materials
(excluding Specified Materials listed adjacent):

Do you require cover? Yes No

If Yes, please select the sum insured required:

£5,000	<input style="width: 20px; height: 20px;" type="checkbox"/>	Premium: £99.38
£7,500	<input style="width: 20px; height: 20px;" type="checkbox"/>	Premium: £149.07
£10,000	<input style="width: 20px; height: 20px;" type="checkbox"/>	Premium: £198.75
£20,000	<input style="width: 20px; height: 20px;" type="checkbox"/>	Premium: £397.50

B. Specified Materials
(Precious Metals, Precious Stones & Jewellery)

Do you require cover? Yes No

If Yes, please select the sum insured required:

£500	<input style="width: 20px; height: 20px;" type="checkbox"/>	Premium: £11.93
£1,000	<input style="width: 20px; height: 20px;" type="checkbox"/>	Premium: £23.85
£1,500	<input style="width: 20px; height: 20px;" type="checkbox"/>	Premium: £35.78
£2,000	<input style="width: 20px; height: 20px;" type="checkbox"/>	Premium: £47.70

Please state the maximum value of any single piece of Artwork:

TOTAL PREMIUM FOR SECTION 1 (A + B):

IMPORTANT NOTES All premiums quoted are inclusive of 6% Insurance Premium Tax. Please refer to the Policy Summary for details of the principal terms, conditions and exclusions. Full Policy Wording available upon request.

**Need higher limits? Contact Hencilla Canworth for a quotation:
 Tel: 020 8686 5050 Fax: 020 8686 5559 E-Mail: mail@hencilla.co.uk**

SECTION 2 – ARTISTS TOOLS, EQUIPMENT & OTHER PROPERTY

Do you require cover? Yes No

If Yes, please select the Sums Insured & Territorial Limits required:

C. Artists Tools & Equipment

- £1,000 Premises Only; Premium: £9.54
- UK & Europe; Premium: £19.88
- Worldwide; Premium: £24.38
- £2,500 Premises Only; Premium: £23.85
- UK & Europe; Premium: £49.69
- Worldwide; Premium: £60.95
- £5,000 Premises Only; Premium: £47.70
- UK & Europe; Premium: £119.25
- Worldwide; Premium: £121.90
- £10,000 Premises Only; Premium: £95.40
- UK & Europe; Premium: £198.75
- Worldwide; Premium: £243.80

D. Computer Equipment

- £500 Premises Only; Premium: £7.95
- UK & Europe; Premium: £18.55
- Worldwide; Premium: £21.34
- £1,000 Premises Only; Premium: £15.90
- UK & Europe; Premium: £37.10
- Worldwide; Premium: £42.66
- £2,000 Premises Only; Premium: £31.80
- UK & Europe; Premium: £74.20
- Worldwide; Premium: £85.33
- £5,000 Premises Only; Premium: £79.50
- UK & Europe; Premium: £185.50
- Worldwide; Premium: £213.32

E. Audio Visual & Photographic Eqpt

- £750 Premises Only; Premium: £7.16
- UK & Europe; Premium: £17.38
- Worldwide; Premium: £22.86
- £1,500 Premises Only; Premium: £14.32
- UK & Europe; Premium: £34.78
- Worldwide; Premium: £45.72
- £3,000 Premises Only; Premium: £28.62
- UK & Europe; Premium: £70.89
- Worldwide; Premium: £91.42
- £5,000 Premises Only; Premium: £47.70
- UK & Europe; Premium: £115.94
- Worldwide; Premium: £152.38

TOTAL PREMIUM FOR SECTION 2 (C + D + E):

£

SECTION 3 – BUSINESS INTERRUPTION

Please select the sum insured required:

Loss of Gross Profit: £50,000 Premium: Free; £100,000 Premium: £53.00; £100,000 Premium: £106.00

TOTAL PREMIUM FOR SECTION 3:

£

PREMIUM SUMMARY

Please complete the boxes to the right to calculate the overall premium due.
NB: THIS POLICY IS SUBJECT TO AN OVERALL MINIMUM PREMIUM OF £131.00 INCLUSIVE OF THE £25.00 ADMINISTRATION FEE.

Premium for Section 1:	£
Premium for Section 2:	£
Premium for Section 3:	£
Sub-Total:	£
Administration Fee:	£25.00
TOTAL PREMIUM DUE:	£

IMPORTANT NOTES All premiums quoted are inclusive of 6% Insurance Premium Tax. Please refer to the Policy Summary for details of the principal terms, conditions and exclusions. Full Policy Wording available upon request. No cover will apply until confirmed in writing by Hencilla Canworth.

Eligibility

This policy is available to all UK based Scottish Artist Union members in respect of their artistic practice, who comply with the following Qualifying Criteria and Statement of Fact. Other SAU members should contact Hencilla Canworth for a tailored quotation.

Qualifying Criteria and Statement of Fact

By accepting this insurance you confirm that the facts stated below are true. These statements, and all information you or anyone on your behalf have provided to Hencilla Canworth will be incorporated into and form the basis of the policy.

If anything in these statements is not correct, the Underwriters will be entitled to treat this insurance as void.

Information about the premises where your Artistic Practise is based

In respect of your studio premises, you agree that:

- the building is in a good state of repair
- the building is constructed with no more than 10% combustible materials
- your studio is not heated using portable paraffin or gas heaters
- the building is not flat roofed with felt on timber comprising more than 25% of the roof area
- all opening accessible windows of your studio are fitted either with key operated locks, locking grilles or bars
- your studio is self contained with it's own lockable entrance
- your studio has either a 5-lever mortise dead lock or 6 pin cylinder lock on your studio door or on any door of the studio building through which access must be gained to access your studio
- your studio has not previously suffered from or is in an area prone to flooding
- you comply with the Use of Heat Warranty attached to this document

General Disclosure and Material Information

In relation to your artistic practice, you have never:

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

Previous Claims / Losses

In relation to your artistic practice, in the last three years you have not sustained:

- any single loss or damage to property exceeding £1,000 (whether or not insured)
- any combination of loss or damage to property exceeding £5,000 (whether or not insured)

Declaration

I declare that to the best of my knowledge or belief the particulars and statements given above are true and complete.

Sign here:	Dated:
Print your name:	

Payment Instructions

I wish to pay by (please tick as appropriate):

- (i) Payment in full by cheque (enclosed) payable to 'Hencilla Canworth Limited'
- (ii) By Visa, Mastercard, Solo or Maestro/Switch Credit/Debit Card detailed below: **For security reasons we recommend that you telephone us on 020 8686 5050 with this information.**

Card Holders Name:		Expiry Date:	
Card Number:		Issue No. (Maestro/Switch)	
Last 3 Digits on the signature strip:			
Card Registered House No.:			
Card Registered Postcode:			

To arrange cover please post / fax / e-mail the completed form to Hencilla Canworth:

Hencilla Canworth Limited, Simpson House, 6 Cherry Orchard Road, Croydon, Surrey, CR9 5BB
Tel: 020 8686 5050 Fax: 020 8686 5559 E-Mail: mail@hencilla.co.uk

Please note that no cover will apply until confirmed in writing by Hencilla Canworth.

Acknowledgement: The SAU Artists Insurance Policy was developed using data provided by Hencilla Canworth in conjunction with a-n The Artists Information Company, acting on behalf of AIR (Artists' Interaction and Representation).

Use of Heat Warranty

The Insured hereby warrants that the following special precautions will be complied with on each occasion of any work involving the use of blow lamps, blow torches, flame guns, hot air guns, electric gas or other welding equipment, or portable grinding equipment:

- (i) All blow lamps, blow torches and flame guns or hot air guns are to be lit in strict accordance with the manufacturer's instructions, not left unattended when lit and extinguished immediately after use;
- (ii) The area in which the work is to be carried out (including adjoining shafts or openings and the area on the other side of any wall or partition) is to be inspected to establish whether any combustible material (other than the property to be worked upon) is in danger of ignition either directly or by conduction of heat;
- (iii) Wherever practicable, all combustible material is to be removed to a distance of not less than 10 metres from the point of work and such material which cannot be removed is to be covered by overlapping sheets of non-combustible material or afforded equivalent protection;
- (iv) Suitable fire extinguishing appliances are to be kept available for immediate use at the point of work;
- (v) All portable grinders are to be switched on and used in strict accordance with the manufacturer's instructions and switched off when unattended and immediately after use;
- (vi) A person who is competent in the use of fire extinguishing appliances is to be appointed to act as a firewatcher in conjunction with the operative using the equipment and to remain in attendance until use of all such equipment has ceased and all torches have been extinguished and all portable grinders switched off*;
- (vii) Wherever practicable, gas cylinders not in use are to be kept outside the building in which the work is taking place or otherwise kept at least 15 metres from the point of work;
- (viii) Immediately following completion of each period of work and during the period of not less than thirty minutes following completion of each period of work, a thorough and continuous check that there is no fire or risk of fire is to be made of the whole area in which the work is to be carried out (including adjoining shafts or openings and the area on the other side of any wall or partition).

***Warranty (vi) is deemed not to apply when the Insured works alone as a sole trader**