CHECKLIST

Insurance checklist for independent artists

- [ ] List every place you work outside your home
- [ ] Calculate the replacement cost of your equipment and materials
- [ ] Read the insurance requirements in your contracts and lease
- [ ] Request quotes from insurers who specialise in artists
- [ ] Compare what each policy excludes and caps
- [ ] Declare your circumstances accurately on the application
- [ ] Set a reminder to review your cover each year
- [ ] Update your policy when you buy expensive equipment or change how you work