

# NAVA Premium Plus Membership Terms and Conditions

## Professional obligations

Premium Plus Members of National Association for the Visual Arts (NAVA) are reminded of their obligation to adhere to:

- Relevant legislation relating to the Trade Practices Act.
- Standards for workshop safety and Work Health & Safety legislation.
- Legal obligations relating to small business management e.g. Workers Compensation; insurance and the moral and legal provisions of the Copyright Act.

Premium Plus Members of National Association for the Visual Arts (NAVA) are expected to:

- Conduct their business with integrity and honesty.
- Meet all their professional obligations to high standard.
- Adhere to contractual agreements in their arts business practice.
- Adhere to the National Association for the Visual Arts Ltd Articles of Association available on the About page on the NAVA website.

## Terms and guidelines

1. NAVA's Premium Plus Membership is a package offered to individual professional practicing artists and arts workers. The insurance scheme is arranged by the broker, Local Community Insurance Services (LCIS) on behalf of the National Association for the Visual Arts. The Insurer is QBE Insurance (Australia) Pty Ltd. The insurance package included as part of NAVA's Premium Plus Membership is for a comprehensive artist insurance scheme that provides protection from claims that may arise out of your 'negligence'.
2. The NAVA Premium Plus Membership package includes:
  - Public Liability Insurance which is a form of insurance that provides protection from claims arising from injuries or damage to other people and property that may arise out of your negligence.
  - Products Liability which covers your legal liability towards members of the public for an 'Act of Negligence' on your part leading to injury, sickness or death caused by the manufacture or sale of your merchandise or any products you sell or supply.
  - Professional Indemnity, which provides cover for the breach of professional obligations or advice given on a professional basis.
  - Property in Custody where you accidentally lose or damage another party's property, which you are holding.

- Tenants Liability covers you the tenant from claims resulting from your control of a premise as either a tenant or owner.
  - Personal Accident which provides you with an income replacement mechanism if you are injured and cannot work in your practice.
3. Personal Accident Insurance terms:
    - 24/7 cover i.e. not restricted to only while working as an artist or arts worker
    - 100% of average of last two years earnings, at a maximum of \$1,000 per week paid for 104 weeks following an injury, with 7 days waiting period
    - Benefit period for people injured at ages 60-64 reduces to 52 weeks, at ages 65-70 to 26 weeks but still 100% of average of last two years earnings, at a maximum of \$1,000 per week with a 7 day waiting period
    - At 70+ years there is no weekly benefit if injured.
    - Documentation would need to be provided to the insurance broker to process a claim including a medical certificate and tax returns for the last two financial years as evidence of earnings.
  4. The insurance policy **EXCLUDES**:
    - Cover for loss and/ or damage to your own goods. It is a policy that provides cover for your legal liability(ies).
    - Aspects of risk that would arise where you are an employer of staff with other specific legal obligations, for example Workers' Compensation.
    - Cover for any commercial business activities whether or not connected to a member's visual art or arts worker practice.
  5. The insurance scheme includes coverage for:
    - Public Liability \$20,000,000
    - Products Liability \$20,000,000
    - Professional Indemnity extension \$5,000,000
    - Property in custody or control \$250,000
    - Tenants Liability \$10,000,000
    - Personal Accident up to \$1,000 per week
    - Excess \$250
  6. The NAVA Premium Plus Membership scheme will also assist in fighting false claims that may be made against you, on approval from the insurer. However you will need to be careful that you do not admit liability in any way that may affect your claim. For more detailed information please read the Premium Plus Factsheet available on <https://visualarts.net.au/shop/products/premium-plus/>
  7. To qualify for the Premium Plus Membership you will need to lodge an application, which will be assessed to determine your professional status. As part of your Membership application you will need to provide the following:
    - Personal contact and payment details.
    - A statement of professional practice.
    - An abbreviated curriculum vitae. (For visual art practitioners we require an industry standard artist CV)
    - Four images of your work.

Please note that if your Premium Plus application is declined a \$20.00 administration fee will be deducted from your refund.

8. Once your professional status has been determined, then your information will be given to the insurance broker Local Community Insurance Services. You will be notified of the dates of commencement and cessation of your Premium Plus Membership including your insurance cover, which will be valid for a 12-month period. Notification will occur via email ONLY. Assessment and notification can take five to seven working days.
9. While NAVA will take reasonable steps to notify members that their membership is due for renewal, members are responsible for ensuring their membership is up to date by contacting NAVA when the renewal is due or if there have been any changes in their circumstances. NAVA does not accept any liability for loss or damage suffered as a result of a non-renewal or cancellation of the issued cover due to any act or omission by the member.
10. The Premium Plus Membership is non-refundable.
11. NAVA Premium Plus Memberships are assessed under set criteria. These can be viewed on Premium Plus Membership page.  
<https://visualarts.net.au/shop/products/premium-plus/>

## **Applicant Declaration**

I acknowledge and agree that:

- I have read the terms and guidelines of the NAVA Premium Plus Membership and the factsheet as found on the NAVA website.
- Premium Plus insurance policy only covers:
  - My professional visual arts practice or my arts worker profession conducted by me as a sole trader/ partnership;
  - It does not apply nor extend to any commercial business activities whether or not connected to my professional art or arts worker practice;
  - It does not cover groups or organisations.
- I certify that to the best of my knowledge have provided information in this form, and any attached documents, is correct and discloses a full and accurate picture.
- I understand that if my application for Premium Plus Membership is declined, a \$20.00 administration fee will be deducted from my refund of the membership fee.