

Artist Liability Insurance – An Overview

What Is Artist Liability Insurance?

Artist liability insurance protects you and your business in case of accidents, injuries, or damages that happen because of your work, your products, or your presence at events. It's especially useful (and often required) for those selling at art fairs, markets, or teaching workshops.

Common Types of Coverage

1. General Liability Insurance

- Covers third-party bodily injury or property damage.
 - Example: Someone trips in your booth and sues you.
- Often required by art shows, festivals, and galleries.

2. Product Liability Insurance

- Covers claims if someone is harmed by something you've made.
- Especially important if you sell items that are wearable, edible, or functional (e.g., jewelry, skincare, ceramics, candles).

3. Professional Liability (Errors & Omissions)

- Covers claims related to custom or commissioned work.
 - Example: A client claims you didn't deliver what was promised.

4. Property Coverage

- Protects your tools, equipment, and inventory (e.g., in case of fire, theft, or flood).
- Can cover items in your studio, car, or event space.

5. Transit Insurance

- Covers artwork or goods while in transit to a show or gallery.
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Why You Might Need It

- **Craft shows and fairs** often require a certificate of insurance (COI).
 - **Studios, galleries, or retail spaces** may require you to carry liability coverage.
 - **Peace of mind** in case someone sues or an accident occurs involving your work or setup.
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What It Costs

- Typically, **\$150–\$500/year** for basic general liability (depending on limits and coverage).
 - You can also get **event-specific coverage** (as low as \$50 for a weekend).
 - Some insurers offer **bundles** for liability + property + product coverage.
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What You'll Need to Apply

- Business name and contact info.
 - Description of what you make/sell.
 - Revenue estimate.
 - Show or venue name if applying for event-based coverage.
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Where to Get It

Here are some providers and platforms artists often use:

Specialized for Artists:

- **ACT Insurance** actinsurance.com
 - **NEXT Insurance** nextinsurance.com
 - **Craftsman Insurance / FLIP** (Food Liability Insurance Program – Good for food & skincare too.)
 - **HISCOX** - Good for body care vendors or full-time artists or makers
 - **The Hartford** – Offers customizable small business insurance.
 - **State Farm / Farmers** – General providers with artisan plans.
 - **Thimble** – Great for short-term or on-demand coverage.
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ACT, NEXT, FLIP, HISCOX Insurance:

A Helpful Comparison for Artisans, Authors, Food Creators, and Bath & Body Makers.

Choosing the right insurance as a creative business owner can feel overwhelming. Below is side-by-side comparison of ACT, NEXT, FLIP, and Hiscox—four popular options for artists, authors, food creators, and makers.

ACT Insurance

Pros: Specifically designed for artists and crafters - Offers both short-term (event-based) and annual coverage - Affordable options starting around \$49/event or \$279/year - Instant certificates of insurance (COI) with free additional insureds - Great for handmade product vendors at markets and shows.

Cons: Annual policies require that 80% of your products be handmade - Short-term/event policies do not include product or advertising liability - Not ideal for authors or businesses with manufactured goods.

NEXT Insurance

Pros: Fully digital, easy to manage online or via app - Monthly plans available with no long-term contract - General and professional liability options for 1,300+ business types - Good for authors, content creators, and small business owners - Fast COI generation and competitive pricing (starting ~\$14/month).

Cons: No in-person agents; service is online-only - May lack coverage depth for very specific artisan needs (e.g., booth displays) - Coverage availability and limits can vary by state.

FLIP Insurance

Pros: Affordable event or annual plans starting around \$25 per event or \$299 per year. Covers food products with product liability. Instant COI and easy online management. Good for occasional or regular food vendors. Easy online management.

Cons: Only covers food, no body care or crafts. Limited add-ons, no professional liability. Event fees can add up if you sell often. Not ideal for diverse product lines.

HISCOX Insurance

Pros: Offers customizable coverage for a wide range of creative businesses, including crafts, art, and body care. Backed by a trusted, established insurer. Ideal for full-time makers needing year-round protection. Easy to get quotes and manage policies online.

Cons: No short-term or per-event options—annual policies only. May cost more than event-based insurers like ACT or FLIP. Less tailored to occasional sellers or those who primarily vend at craft shows.

INSURANCE COMPARISON: ACT vs. NEXT vs. FLIP vs. HISCOX

Feature / Provider	ACT Insurance	NEXT Insurance	FLIP Insurance	Hiscox Insurance
Best For	Artisans, crafters, soap/body care	Multi-channel vendors, year-round biz	Food vendors, bakers, cottage food	Small businesses, artisan vendors, including food & body care
General Liability Coverage	\$1M per occurrence / \$2M aggregate	\$1M–\$2M standard (customizable)	\$1M per occurrence / \$2M aggregate	\$1M per occurrence / \$2M aggregate
Product Liability Included	Yes	Yes	Yes	Yes
Business Personal Property Coverage	Optional Add-on	Optional Add-on	Optional Add-on	Optional Add-on
Professional Liability (E&O)	Not included	Optional	Not included	Optional
Tools & Equipment Coverage	Optional (up to \$10K)	Optional	Optional	Optional
Instant COI (Certificate of Insurance)	Yes	Yes	Yes	Yes
Annual Policy Price	From \$279/year	From \$25–\$45/month (~\$300–\$540/yr)	From \$299/year	From \$350–\$600/year (varies)
One-Day/Event Coverage	\$49/event	Not available (annual/monthly only)	\$25/event	Not typically (focus on annual)

Feature / Provider	ACT Insurance	NEXT Insurance	FLIP Insurance	Hiscox Insurance
Can Sell Body Products?	Yes (soap, lotion, salves, etc.)	Yes	No (only food & beverage)	Yes
Can Sell Food?	Limited (only packaged snacks)	Yes	Yes	Yes
Mobile App	No	Yes	Yes	No
Custom Bundles Available?	No – fixed artisan plan	Yes	Limited add-ons	Yes, can bundle property, liability, professional liability
Cancellation Policy	Cancel anytime	Cancel anytime	Cancel anytime	Cancel anytime

Which Should You Choose?

- **ACT** would be a good choice if you're a craft vendor with mostly handmade products, doing art fairs or farmers markets.
 - **NEXT** would be a good choice if you're an author, creative entrepreneur, or prefer low monthly payments and digital convenience.
 - **FLIP** would be good for food vendors needing affordable, simple coverage with easy COI access. Not suited for body care sellers or those with diverse products.
 - **HISCOX** could be good for body care vendors or full-time artists or body care makers who want customizable annual coverage and are operating as full-time or growing businesses.
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WHO SHOULD PICK WHICH?

ACT Insurance

- For soap makers, skincare, candles, and handmade crafters.
- You want annual or per-event coverage with a simple price.
- You attend multiple craft shows or sell seasonally.

FLIP Insurance

- If you sell food, baked goods, beverages, or cottage foods at markets.
- You want event-based or seasonal coverage with fast COI.

NEXT Insurance

- Growing or full-time business with online, wholesale, or retail sales in addition to events.
- Want monthly payments and options like E&O, tools, workers comp.
- Sell both food and body care products.

Hiscox Insurance

- Small businesses wanting comprehensive, customizable coverage for crafts, food, body care.
- Annual policies with customizable add-ons, but no event-day policies
- Want the backing of a long-standing insurer with dedicated small biz expertise.

Disclaimer:

This information is based on publicly available information, user feedback and personal opinion. Coverage options, pricing, and eligibility may vary. Always read policy documents carefully and consult the provider directly to confirm coverage.
