



## **What You Need to Know about Our Insurance Coverage**

The Hanover Area Arts Guild carries insurance against damage or loss of the work entrusted to the Gallery's care. As an artist or craftsperson with work in the Gallery, you should understand your role and responsibilities related to that insurance coverage in case of a claim.

### **Your Role and Responsibilities**

First and foremost, you need to keep a record of the work you bring to the Gallery. This should be a photo, description (including size, materials, etc.), or other pertinent information. Without this documentation, it will be very difficult to file a claim.

The insurance company will require that you justify or prove the value you claim for the work. This typically includes:

- Demonstrating a track record or history of sales in this or a similar geographic area that supports the value claimed
- Producing tax records that show sales of similar work claimed as income

Note: Simply assigning a sales price does not establish value!

Any approved claim will be paid from the insurance company directly to you, and not through the Hanover Area Arts Guild.