Your CPA members' insurance: what's covered?

As a member of the Craft Potters Association (CPA), your work can take you from your own studio to exhibitions, workshops, markets and events. Your members' insurance is designed to give you reassurance while you're working as a ceramic artist.

But it's important to understand what the policy covers, and what it doesn't.

Protection if someone makes a claim against you

The policy provides **£5 million of public and products liability cover** for the named CPA member.

Put simply, it's there to protect you if a third party makes a claim against you for accidental injury or damage to their property arising from your activities as a ceramic artist.

For example, if your work accidentally damages someone else's property, or somebody is injured as a result of your activities, the policy can respond to the claim. Where necessary, it can provide a legal defence and/or pay compensation to the third party, subject to the policy terms and conditions.

That means you can concentrate on your craft, knowing you have protection behind you if something goes wrong.

Cover that travels with you

Your public liability cover isn't tied to one specific location.

It can cover your activities as a ceramic artist **anywhere in the world, except the US and Canada**, subject to the policy terms and conditions.

Heat work is also covered when carried out at your usual workplace or studio.

What isn't covered?

One important distinction is that this policy protects you against your **liability to other people**. It doesn't insure your own belongings, equipment or artwork against loss or damage.

So, if a piece of your own work is accidentally damaged, for example, this policy won't cover the cost.

If you'd like to protect your own artwork, stock, equipment or other belongings, you'll need to consider separate material damage insurance.

Know where you stand

Insurance should give you confidence to get on with what you do best. Understanding where your CPA members' cover starts and stops is an important part of that.

If you're unsure whether a particular activity is covered, or you need additional protection for your own artwork and belongings, speak to Hencilla – Part of Howden before you start. We'll help you understand your options.

To get in touch with a member of our fill in this short form and someone will be in touch.