Here’s what you need to know about……. **INSURANCE**

Proof of insurance is required to rent at the A.R.T./New York Theatres, and certificates are due one week prior to the start of your rental. Your policies need to be in place for the entirety of your rental period as indicated in your rental contract. Depending on the needs and scope of your production, the specific policies necessary may vary. Read on for more information.

**What policies do I need to obtain?**

**General Liability**

General Liability insurance covers damages to people or property that occur during your use of the space. Every company will need to have a GL policy.

*Host Liquor Liability*

This coverage allows your company to serve alcohol at no charge for an event like a private reception or champagne toast. Host liquor is also required to be able to offer beer or wine for suggested donation. Most every General Liability policy that we’ve seen includes it already, but a few do not. The best time to find out is when you are getting quotes on your GL; ask your broker to confirm if host liquor is included even if you are unsure if you will need it. It’s better to plan for it now than be caught without it later.

*What if I want to sell alcohol?*

By law, you are required to obtain a liquor permit from the New York State Liquor Authority in order to sell alcohol, and you must abide by all regulations pertaining to sales. Additionally, you will be required to purchase a separate Liquor Law Liability insurance policy.

**Auto & Umbrella Liability**

For shows with more substantial set designs or other complex production needs\*, Auto Liability and/or Umbrella Liability will also be required. What are those, you say? That’s a great question, so glad you asked!

*Commercial Non-Owned and Hired Auto Liability*

Fun fact - your General Liability policy only covers what happens inside the walls of the building. So, what about getting stuff into and out of the building? That’s where Auto Liability comes into play.

A Commercial Non Owned and Hired Auto Liability policy covers damages to people or property that occurs when you are loading or unloading a vehicle and moving the items to the front doors. It also covers damage to the building itself should you, for example, accidentally back up the vehicle too far and hit it. The policy should cover all employees, crew, or other personnel who will be working on your production.

Please note this is different than collision insurance that you have when owning or renting a car.

*Umbrella Liability*

Think of being with a group of people and suddenly the skies cloud over and it starts to downpour. (That never happens in New York, right?). You’re in luck though, because someone has an umbrella so you all huddle together to stay dry.

That’s essentially what an Umbrella Liability Policy is. It provides an extra layer of coverage above your other insurance policies, acting like an “umbrella” above your other policies. This offers flexible coverage in the event of claim(s) that exceed the limit of a policy on its own.

*\* This is determined in conversation with you. Our early rental conversations will provide an indication. As we learn more about your production during our scheduled eight- and four-week production meetings, we’ll confirm what policies will be needed.*

**This sounds like a lot…. are there other options?**

For shows that are simpler in production scope, an affordable way to obtain insurance is through our **Tenants and Users Liability Insurance Policy (TULIP).**This is a policy that the A.R.T./New York Theatres has for our physical building, and provides $1million of General Liability coverage with host liquor liability included.

The catch is, the TULIP cannot be used for outside rental equipment or other vendors which require proof of insurance; it’s only for the building. This is something you should think carefully about. If there’s a chance you will want to rent extra lights, or additional microphones, or a piano, it’s better to plan to obtain your own insurance policy.

Use of the TULIP is subject to A.R.T./New York’s discretion. We are happy to discuss the TULIP further as part of the rental contracting process.

**What about my people?**

In addition to the above, you will need to provide proof of **Workers Compensation Insurance** covering all of your employees including staff, crew and performers. If you are producing under an AEA contract, this is something that Equity will require too.

If your company does not have employees, utilizes volunteers, and/or if you are producing under the AEA Showcase Code, you will need to provide proof of **Volunteer Accident Coverage**.

**What about my stuff?**

The insurance policies above do not cover the stuff you bring in for your production such as scenery, costumes, lighting, sound, etc as well as personal property of your staff and company. For that, you will want to explore **Property Insurance**. This is not required and it’s your business decision to make. However, please note that A.R.T./New York is not responsible and has no liability for loss or damages to any equipment or property that is owned, rented, brought into, or stored in the building by your company.

**What limits do you require?**

You can find a handy sheet with all the deets that you can give to your broker on this website:

www.art-newyork.org/rent-with-us

**What if I have an annual insurance policy?**

Please be aware that our insurance requirements may be different than other venues your company has worked in before. We strongly recommend reaching out to your broker early – share our insurance requirements with them and ask what your annual policy already includes. If there are things your policy does not have, let’s chat about it before your renewal so you’re not caught off-guard later. Please reach out to the General Manager of the A.R.T./New York Theatres to discuss.

**What if I want to use a firearm // cook on a real grill // feature an aerialist // install a large pool // have lots of audience participation // insert other cool effect here?**

Let’s chat! In addition to ensuring it is permissible under our lease and determining that the effect can physically be done safely within the venue, we will also ask for written assurance on your COI that your insurance policy will cover the effect.

**What if I am contracting a company to do work for me?**

Companies that you have contracted to do work in our building will also need to provide proof of insurance and name us as an Additional Insured. This includes but is not limited to scene shops who are loading in your set, caterers who are serving food at your opening night party, and similar things. Please reach out to the General Manager of the A.R.T./New York Theatres for a sample COI.

**Still have questions?**

Please reach out to:

Kendra Ramthun, General Manager of the A.R.T./New York Theatres

(212) 594-5414 ext 102 or kramthun@art-newyork.org