

# The CERF+ Studio Protector: A Comprehensive Artist Studio Protection Guide

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Studio being evaluated:

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Date: \_\_\_\_\_

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# CERF+ Studio Safety Guide Make Art + Protect Yourself

## Readiness + Relief for Studio Artists

Whether you're looking for a new studio or improving your current space, use this guide to reduce risk to yourself, your artwork + your practice.

[www.cerfplus.org](http://www.cerfplus.org) • [info@cerfplus.org](mailto:info@cerfplus.org)

# We Want You to Succeed!

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Michael Puryear, Furniture Maker

It can be challenging to find adequate space due to location, cost or access. As artists, we deeply value the spaces where our artwork is created and where our artistic practice is conducted. As you set up a new studio or improve the conditions of your current space, it's critically important to work in a safe studio. CERF+'s Studio Safety Guide is a helpful tool as you look at spaces or upgrade your studio so you can recognize and be more knowledgeable about the risks you may be facing.

Visit The Studio Protector: The Artists' Guide to Emergencies section of our website ([www.cerfplus.org/studio-protector](http://www.cerfplus.org/studio-protector)) for more details on issues that are outlined in this Guide. Once you prepare for and/or manage your risks, you can get down to artmaking. CERF+ envisions a future where working artists thrive with a safety net of resources and support to protect and sustain their livelihood, studio and art.

# Get Started

## Your ideal Studio CERF+ Studio Safety Guide

Imagine your ideal studio and describe it in a few sentences.

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# The Building

	Good to Go!	Needs Work	Notes + Action Steps
<b>Regulations</b>			
Is it legal to use this building and space as a studio?			
What building codes or zoning regulations exist that could affect your studio plans, including renovations?			
<p>Do you know the difference between Commercial Use, Light Industrial Use or Heavy Industrial use?            Visit your town/city website for zoning codes + ordinances.</p>			
Are your art supplies & equipment allowed in the building or studio?			
<b>The Studio Space</b>			
Will you have a lease? <b>A lease assures you are protected by tenant laws.</b>			
Is the studio part of a larger building? Are the other uses compatible with your studio needs?			
What services are included and what will you be responsible for paying?			
Was the studio/building designed as an artists' space? Was it something else before? What hazards might be present, such as toxic chemicals?			
Is the space at risk for theft, property damage or personal safety?			

Good to Go!	Needs Work	Notes + Action Steps
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## The Studio Space cont.

Is there an alarm system? Is there video monitoring? <b>If you are in a high crime area, consider purchasing your own alarm.</b>			
View the space after dark. Is there sufficient lighting in the entry, parking lot, hallways, etc.?			

# Location

Good to Go!	Needs Work	Notes + Action Steps
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## Shared Space Studios

Is there clear information about responsibilities, grievances and termination with the owner? Who is the official tenant on the lease? Is subletting allowed?			
Do you have a written studio agreement with studio mates to make all responsibilities and expectations clear?			
Are you comfortable with the safety precautions and practices of your studio mates?			

# Structure

	Good to Go!	Needs Work	Notes + Action Steps
<b>Overall</b> A structural engineer or inspector would be the best person to address these issues, but look for obvious signs that can point to risks.			
Is the foundation sound and not affected by erosion?			
Do load-bearing walls and columns show any damage? (such as cracks, buckling, or leaning)?			
Are elevators regularly checked as required by law?			

## Helpful Resources

Additional information about the structure can be available by:

- asking your landlord or another tenant
- visiting town website for zoning and ordinances
- contacting local renters or business association
- contacting a local real estate lawyer or realtor

## Are any of these a risk? Is the building protected?

- Floods
- Earthquakes
- High winds
- Mud slides
- Wildfires

Find out if the building you're looking at is at risk of these: <https://msc.fema.gov/portal>



Good to Go!	Needs Work	Notes + Action Steps
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**Overall cont.**

Are there signs of water damage?			
Does there appear to be danger of ice building up, falling, or melting, especially in the entrance/exit?			
Is there any visible mold or places where mold might grow?			

**Where to check for mold**

- Basements, where humidity should not be over 60%
- Near leaky plumbing or pipes with condensation, especially in enclosed spaces
- Walls, ceilings, and attics that show evidence of leaks

Is parking adequate?			
Is it close to public transit?			
Are there any overhanging trees that would affect the structure, power or access?			
Are there any droppings, signs of termite/insect damage or traps that indicate a problem?			
Do you have a practice of letting people know when you go to or leave the studio?			

Good  
to Go!

Needs  
Work

Notes + Action Steps

## Fire + Carbon Monoxide (CO)

Consider asking a local fire marshal to assess exits and fire safety.

Are smoke detectors installed in appropriate locations and in working order?

Are CO detectors installed in appropriate locations and in working order? **If your equipment uses combustion or if the HVAC system has a furnace, direct heater or space heater – you should install a CO detector nearby.**

Place fire extinguishers around the studio that are easily visible and accessible. Know how to use them.

Do the sprinklers work? **Don't place anything that generates heat near the sprinklers. Consider asking a local fire marshal to assess exits and fire safety.**

Ensure that doors, windows and stairwells are properly sized and located. Building codes may require more than one exit. A safe place is usually a public pathway or other large open space at ground level.

Good to Go!	Needs Work	Notes + Action Steps
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## Exits

Is there a sufficient plan posted for one or more routes to leave the studio/building in case of fire or another emergency?

Are stairs and fire escapes, including railings, accessible and clear with at least 36" of clearance from any obstructions?

Ensure that doors, windows, and stairwells are properly sized and located. Building codes may require more than one exit. A safe place is usually a public pathway or other large open space at ground level.

# HVAC

Heating, Ventilation and Air Conditioning (HVAC) contractors know the most about this area.

	Good to Go!	Needs Work	Notes + Action Steps
Do you have a regular schedule for maintaining your heating system, including replacing filters & routine service by a professional?			
If your studio is heated by a furnace, are particulates a safe distance from the combustion source?			
If your studio is heated with electric heaters (baseboard, mounted or freestanding), are flammable objects at a safe distance as recommended by the manufacturer, and not dusty?			
Is there adequate fresh air?			
If your studio practice creates airborne particulates, make sure you have adequate air filtration and routine for cleaning filters.			

# Electric

Consider having an electrical engineer, electrician or contractor inspect the space ahead of time.

	Good to Go!	Needs Work	Notes + Action Steps
<b>Service</b>			
Are the electrical service and all wiring, meters and breaker boxes intact and undamaged?			
Is the electrical amperage high enough to meet your equipment needs such as heavy machinery or electric kilns?			
Does the breaker box have enough slots to handle the number of circuits you need?			
<b>Circuits + Wiring</b>			
Are there any circuits that seem overloaded?			
Are all circuits properly labeled?			
Are outlets that are located within 6 feet of water (indoor & outdoor) protected by Ground Fault Circuit Interrupters (GFCIs)?			
Do you have enough grounded outlets?			
Are circuits and cords in good shape and abrasion free?			

# Electric

	Good to Go!	Needs Work	Notes + Action Steps
<b>Circuits + Wiring cont.</b>			
Are plugs separating from the cord? Are ground wires intact?			
Is the lighting good for main and task-specific needs?			

## What to check

- Trace the circuit back to the panel. Its breaker will show the amperage; typically, you should not exceed 80% of that number
- If it's unlabeled, the panel cover may have to be removed to trace the line to its breaker For example, a 30-amp circuit should really not be loaded past 24 amps, so a 16-amp table saw and 12-amp planer, or a pair of 14-amp kilns, should not be placed on the same circuit Extension cords should only be for occasional use.



# Fumes + Ventilation

	Good to Go!	Needs Work	Notes + Action Steps
Do you smell any fumes like gas, smoke or vapor in the hallway, stairwell or studio that may be toxic?			
Do others in the building and adjoining spaces use hazardous materials?			
Does the building have good ventilation and rules against people allowing fumes into the hallways?			
Many art supplies give off fumes. While some are obviously toxic, others can produce allergic sensitivity to people over time with exposure.			

# Planning + Knowledge

Have a professional safety officer inspect your studio ([www.bcsp.org](http://www.bcsp.org)). Many chemicals are surprisingly dangerous and most towns have different rules about their use. You may want to consult with an industrial hygienist too.

	Good to Go!	Needs Work	Notes + Action Steps
<b>Make a chemical hygiene plan.</b> Understand what chemicals you use and how they affect skin, eye, respiratory system, etc.			
Do you have a copy of the Safety Data Sheet (SDS) for every chemical you use in the studio?			
The best practice is to keep all of your SDS sheets in a binder for easy reference and update frequently when you add new materials to your artistic process.			
<p>Your SDS info sheets will tell you if materials can be mixed and appropriate storage temperatures. If smoke/co detectors are not hardwired, make sure you set up a maintenance system to check and replace batteries.</p>			
<b>Research less toxic options for your art process.</b> What are other ways to minimize use of hazardous materials?			



# Planning + Knowledge

- If you transfer material from its original container, make sure the new container is safe to use. Some chemicals cause glass to explode or metal to corrode, for example.
- Wear a NIOSH-approved respirator and cover skin. Some chemicals can be absorbed into your skin through the air.
- Make sure you have adequate ventilation, so fumes disperse outdoors safely – you may need an explosion-proof fan.
- Don't cross-contaminate areas of your studio with hazardous materials, particularly where you eat.
- Wash your hands thoroughly after using hazardous materials.
- However you mix and apply chemicals, make sure they can cure safely.



Yara Diaz, Jewelry Artist

# Storage

	Good to Go!	Needs Work	Notes + Action Steps
Are you storing materials in their original containers or ones that are compatible, properly labeled and sealed? <b>Check your containers routinely to make sure the materials are still usable.</b>			
If you use compressed gas in the studio, do you store cylinders at least 20 feet away from combustible material or oxygen?			



## Storage Tips

- Store materials in appropriate cabinets. Some should not be grouped together, so you may need multiple storage units
- Secure cylinders to prevent their tipping or falling over
- Never store toxic material above shoulder height

# Disposal

	Good to Go!	Needs Work	Notes + Action Steps
Do you know the disposal method for all chemicals you use? Many chemicals can combust if improperly disposed. For example, piles of rags soaked with oil-based solvents can flame up hours later.			
Do you have a plan for disposing of all hazardous materials? Many municipalities have designated areas and times for hazmat disposal – just be careful during transport.			



SaraBeth Post Eskuche, Glass Artist



Danny Cox, Instrument Maker



Cynthia Alberto, Fiber Artist

# Safety

Industrial hygienists are the most knowledgeable about these issues, but other artists or art department staff at local colleges can be good sources too.

	Good to Go!	Needs Work	Notes + Action Steps
<b>Equipment + Supplies</b>			
Do you have safety kits that are appropriate for your studio activities?			
Do you need an eyewash station?			
<b>Studio Equipment</b>			
Is your equipment placed in areas that avoid contact with fire, water, electricity and flying objects?			
Does equipment have all safeguards working and in place?			
Is there enough storage space so heavy objects or hazardous materials are not stored above shoulder height?			
<b>Safety Practices</b>			
How would you contact emergency help in the event of an accident? Do you need a landline?			

# Safety

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## Personal Safety Practices

- Avoid loose clothing, jewelry or loose long hair when working with power tools or fire.
- Keep safety & studio equipment well maintained for a safe work environment.

## Personal Safety Checklist

- Use multiple glasses, goggles or face shields if eye injuries might be a risk.
- Use earplugs and/or earmuffs if noises exceed 85dB.
- Use appropriate gloves for processes that require hand protection.
- Install a filtration systems and use dust masks to protect against airborne sprays and particulate matter.
- Use a tight-fitting NIOSH-approved respirator when using any dangerous chemicals. Consult a doctor first – for some, this may restrict breathing.
- If you use chemicals on a large scale, consider installing a shower.

# Insurance

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## Business Insurance

Your studio contents and other studio assets are not protected unless you have proper business insurance. Having good coverage is one of the costs of doing business and part of your responsibility to yourself, your business and others who depend on you. The rates for coverage will vary depending on your plan, art form and desired coverage.

Visit [www.cerfplus.org/studio-protector](http://www.cerfplus.org/studio-protector) for more information and resources.

## Renter's Insurance

Your landlord may require you to purchase a renter's insurance policy. You may also want to have this coverage even if it's not required because your landlord's insurance coverage most likely does not cover damage or stolen personal property from your studio such as electronics, equipment, supplies, artwork, etc. Renters insurance may cover losses caused by:

**Weather:** Fire, storms, wind, hail, lightning, freezing of a plumbing system, weight of ice, snow or sleet

**Non-Weather:** Theft, vandalism, riots, and vehicles





# How to Handle Hazardous Art Materials



Working with hazardous materials can jeopardize the safety of your studio or workspace. It's important to know what materials you're working with and how they can affect safety.

First, take proper safety precautions:

- If possible, minimize hazardous material usage
- Store flammable materials properly
- Ventilate your space correctly.
- Wear the right gear
- Use correct storage and original containers. Having the original label on chemical containers is essential for safety.
- Take other precautions to reduce exposure to materials using appropriate safety equipment.



Gamelier Soto Domínguez, Ceramic Artist



Sephra Reyes, Jewelry Artist

Below are some common hazardous art materials and supplies. Identify those you work with and know how to reduce your exposure of:

- Poisonous, irritant and corrosive materials
- Flammable and combustible materials
- Materials that produce harmful fumes
- Common materials like rags that can spontaneously combust

Mitigate your risk and exposure by knowing as much as possible about the materials you use:

- Review Safety Data Sheets (SDS) for the chemicals you use in order to better understand their proper use, storage and disposal
- It is important to have a copy of the SDS for each hazardous chemical used in your studio and to understand the SDS information. Safety Data Sheets include a “Signal” word. “Danger” is used for the more severe hazards and “Warning” is used for the less severe hazards. Manufacturers and distributors of hazardous chemicals are required to provide information about the hazards in a standard, 16 section format



SaraBeth Post Eskuche, Glass Artist

- Sections 1-8 of an SDS contain general information about the chemical, identification, hazards, composition, safe handling practices, and emergency control measures (e.g., firefighting).
- Sections 9-11 and section 16 contain other technical and scientific information, such as physical and chemical properties, stability and reactivity information, toxicological information, exposure control information.
- Sections 12-15 contain information regarding chemical disposal, transport and other important, but non-mandatory considerations.

- Have these OSHA SDS reference sheets available at your studio

- [Quick Card Data Safety Sheet](#)
- [Hazard Brief](#)

- Learn about Art & Creative Materials Institute's (ACMI) seals found on many artist material labels.

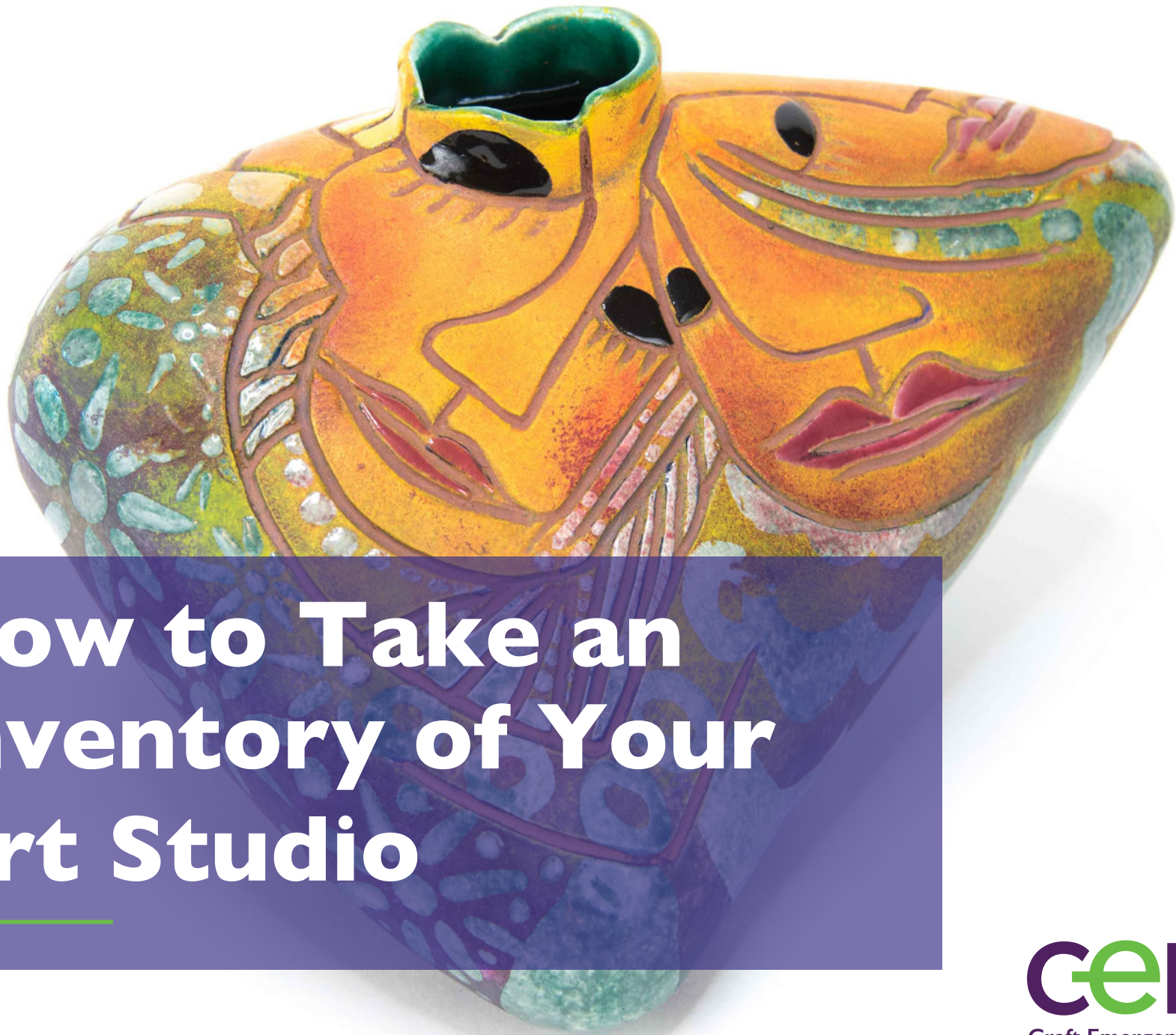
- “AP” stands for APPROVED PRODUCT and is usually accompanied by the word “Nontoxic”.
- “CL” is an abbreviation for CAUTIONARY LABEL, and is used when risk and safety information is required on the label.



Luisa Roque, Jewelry Artist



Work by Amber Mustafic, Fiber Artist



# How to Take an Inventory of Your Art Studio

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A complete studio inventory includes art-making tools, equipment and supplies, artworks, business equipment and supplies and other assets. It's never too late to start a studio inventory. Thanks to technology, this practice is easy to start, maintain and store.

A complete studio inventory includes all your art-making tools, equipment and supplies, artworks, business equipment and supplies and other assets.

Information about your artwork is critical. For each artwork include details such as:

- Title
- Dimensions
- Medium
- Price
- Consignment Record
- Sales record

# Getting Started with Your Basic Inventory

Making a basic studio inventory is as simple as using your everyday technological tools to document your artwork and belongings. The easiest way to store your inventory is by uploading it to your cloud account, an online storage account that allows you to upload your data instead of storing it on your computer. A cloud account can be accessed from anywhere using a computer or other device. Take the following steps to get started with your inventory:

- Use your smartphone video and narrate your inventory, then upload it to your cloud account.
- Take photos with your smartphone, then upload to the cloud.
- Use a camcorder or digital camera to take video or photos. Transfer to your computer and organize before upload.
- Include the make and model of any major tools in the narration if using video or in the file name if organizing photos.

## Business Property

A business asset is a piece of property or equipment purchased exclusively or primarily for business use. Business [assets](#) span many categories, such as vehicles, real estate, computers, furniture and other fixtures. [Read more.](#)

### TIP

Services such as [Box](#), [Dropbox](#), [Google Drive](#), [iCloud](#) and [OneDrive](#) offer free cloud storage as well as paid accounts.



Amber Mustafic, Fiber Artist

# Detailed Studio Inventory

Add written business property details to your Basic Studio Inventory. For each business asset include:

- Make, model and description
- Approximate year purchased and cost
- Approximate replacement value
- Condition

## What's the Cost?

Take it one step at a time. Finding the value in your work is rewarding.

If you don't have records of the actual cost of everything, find the replacement cost of items on the internet or in catalogs. Check if your insurance coverage is based on replacement cost or actual cost (minus depreciation).

Make it easy on yourself and use a spreadsheet program like Excel or Google Sheets (which can include images or links to them), but it can be done on paper as well. Here's an [Art and Art Sales Inventory Template](#) and a [Studio Inventory Template](#) to help get you started. (Note: from the File menu, select either Make a Copy or Download to create a copy for your own use.)

## All Systems Go

Consider upgrading to software or a cloud-based system designed for keeping track of art and studio inventory.

# Resources

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## Art Inventory Systems

[Art Systems](#) – Manage art information, including artwork and images, editions, contacts, transactions, accounting, images, exhibitions, shipments, sales, consignments, resumes, artwork bibliography, provenance and exhibition citations.

[artcloud](#) – Art inventory and e-commerce for the artist.

[Artlook Software](#) – Manage artwork and art contacts. An optional application is available to link artwork information to an artist's website.

[artmoi](#) – Art cataloguing software for artists, collectors and galleries.

[Artwork Archive](#) – Manage art inventory, images, exhibitions, location & provenance history, clients and sales, and scheduling. Present work with reports, private rooms, web embeds and a discovery profile.

Getting Your Sh\*t Together ([GYST-Ink](#)) Track artwork, art supplies and exhibitions along with other artist records.

[Tessera](#) – Includes artwork, artists and client management features; collections, consignment and sales tracking; reporting capabilities.



Work by Yara Diaz, Jewelry Artist

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Luisa Roque, Jewelry Artist

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[Career Documentation](#) – The Joan Mitchell Foundation has a workbook including information on many elements key to career documentation.

[CALL Estate Planning Workbook](#) – A guide designed to be a practical tool for artists and/or their supporters to use when carefully assessing and identifying the unique estate planning needs and concerns specific to the visual arts.

### **Accounting systems that have basic inventory systems**

[QuickBooks Online](#) – The Plus version has inventory management capabilities or a 3rd party app that integrates with QBO and can be purchased for more advanced inventory and/or fixed asset management.

[Xexo](#) – Online accounting system includes inventory and fixed asset management.



Work by Danny Cox, Instrument Maker

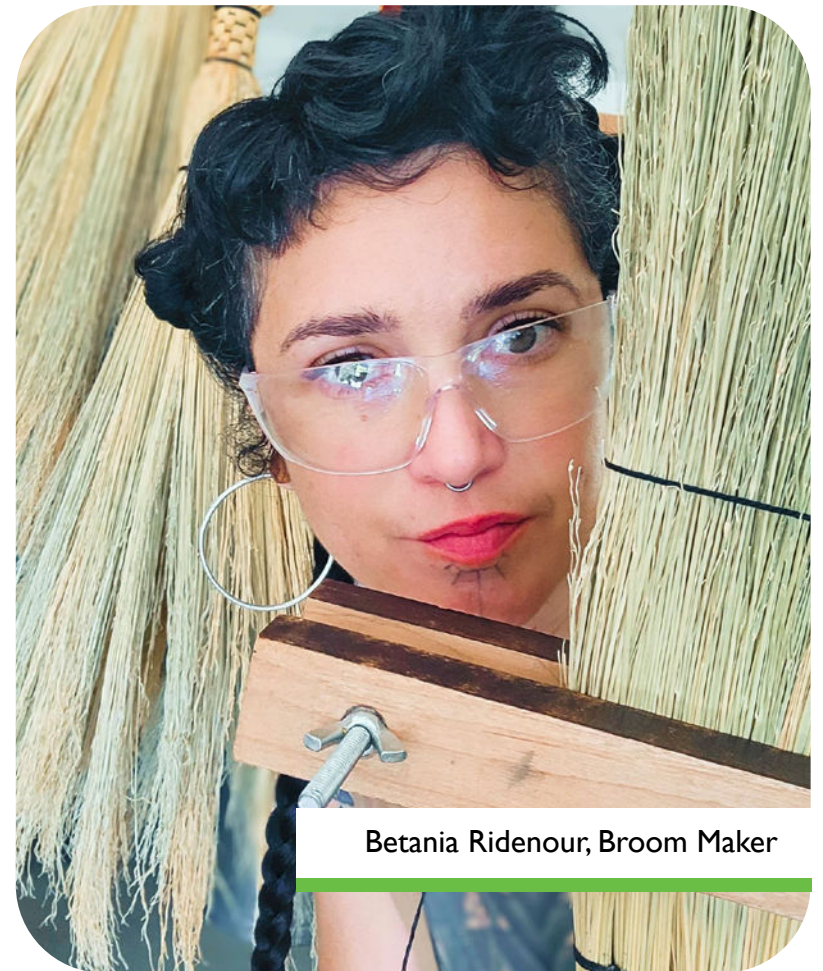
# How to Protect Your Records



You need to keep two kinds of documents safe for your art business: physical (paper) documents and digital documents. Here's a list of each type of document you should protect and come up with a plan for safeguarding them:

# Physical documents

Physical records, like paper documents, slides, printed photos, and other materials (excluding your actual artwork), are crucial for your art practice. Even though we live in the digital age, many artists still have plenty of physical records related to their art, practice, and business. It's wise to gather these important documents and make copies to store in another place as a backup. You might also consider digitizing these records, storing them on a portable hard drive, or in the cloud. This way, you'll have easy access to them whenever needed, and they'll be safe from physical damage or loss.



Betania Ridenour, Broom Maker

These may include:

# Practice-related documents

- Resume
- Artist statement & bios
- Work samples (slides, digital images, recordings, tapes, DVDs, CDs, scores, etc.)
- Business-related documents (tax returns, bank statements, legal contracts, personnel files, etc.)
- Contracts and agreements (sales, licensing, commission, loan, consignment)
- Invoices and receipts
- Current working documents (budgets, applications, image files, etc.)
- Visual documentation of your studio (photo or video)
- Artwork valuation (bills of sale or appraisal)
- Important correspondence like official or certified letters, emails, etc. (electronic and hardcopy)
- Financial records (accounting and payroll)
- Tax records (property, income, sales)
- Inventory
- Legal documents
- Lists of suppliers and vendors (including shippers)
- Contact List (including collectors, customers, agents, gallery owners, art dealers, show producers, etc.)
- Archival materials
- Notes relating to your creative process
- Grant applications and awards
- Press materials
- Flyers, postcards, catalogs, chapbooks, one-of-a-kind or last-of items, etc.
- Portfolios
- Releases

# Protecting Your Digital Records

When it comes to digital records, start by organizing and keeping them safe. Here's what you can do:

- Regularly back up your computer's hard drive.
- Think about using an online service, like a cloud, to store copies of your documents.
- Decide which files are important to back up and how often to do it.
- Use an external hard drive or a thumb drive as a backup and keep it in a different place from your home or studio.



Amber Mustafic, Fiber Artist

# Stay Informed

In today's online world, it's important to know how to spot scams. Here's what you can do to reduce your risk:

- Learn to recognize suspicious emails. They might come from unknown senders or seem to be from someone you know. Always check the sender's email address to confirm its legitimacy. And if you're unsure, it's best not to open the email at all.
- If you do open a suspicious email, avoid clicking on any links within it. These links could give scammers access to your computer, software, email, or bank accounts, putting your assets at risk.
- Only download programs from trusted sources. Be cautious of downloading anything from unknown or unverified sources.
- If you receive an email or text message that makes you uneasy, stop and think before taking any action. Consider whether it's necessary to open the message at all.
- Remember, if you receive an email from a reputable source but you're still unsure, it's perfectly fine to call and confirm its legitimacy. Legitimate contacts won't mind you verifying their communication.




Sephra Reyes, Jewelry Artist

# Stay Safe, Stay Ready:

- Use strong passwords when creating or updating online accounts.
- Reputable companies won't ask for your passwords. Keep them private and only for your use.
- Don't let anyone unauthorized access your sensitive information.
- Safely dispose of old computers. Check if your local recycling center offers e-cycling or find a business that does.
- Install antivirus and security software on your computer to keep your documents and internet browsing safe.
- Regularly update your operating system and software for added protection.



Anisa Stewart, Jewelry Artist



# Business Insurance Guidebook



# What if...

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- A lightning strike or electrical fire burned your studio to the ground one night, or
- Heavy winds caused a tree to fall on your studio, destroying expensive tools and work in progress, or
- Your art show display collapsed, destroying the work in a neighboring booth or severely injuring a child?

Are you willing to gamble your assets, your financial future, and your ability to pursue a practice as an artist by betting that nothing like this will happen to you?

Business insurance is a tool you can use to transfer unacceptable risks to an insurance company.

# Risk Management

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Risk management is critical to running your business safely and responsibly. It involves lessening your exposure to risk by:

- Employing safety precautions particular to your business.
- Protecting against catastrophic and unanticipated losses through adequate insurance coverage

Managing risks means being proactive about the future of your practice by protecting not only your studio and materials, but also your ability to earn an income. A good risk management plan includes taking all reasonable steps to reduce the potential loss from these risks, whether at your studio, in transit, or on location:

- Bodily injury (yourself, employees, customers, and others)
- Property (structure, inventory, tools, supplies, records, etc.) loss from fire or natural disaster
- Theft
- Property of others in your care
- Pollution or other hazards that may be a consequence of materials or processes specific to your medium

## Did You Know?

- Homeowners or renters' insurance usually excludes most business property and all liability related to business activities, unless you have specifically purchased a home business endorsement (rider).
- Homeowners' insurance excludes buildings on your property if they are used for business purposes.
- For insurance purposes, you are in business if you offer goods or services for sale.
- Homeowners', renters', AND business insurance policies exclude losses from floods and earthquakes.

# Risk Management

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## TO DO:

### Identify Risks

Make a list of risks from most serious to least, whether or not they are insurable. Try to make this list comprehensive and include things like data loss as well as natural disasters, fires from various causes, theft, fallen trees, etc. Add steps you can take, including insurance, to protect yourself from each risk.

### Studio Inventory

A vital precautionary step to take for your risk management plan is to have an up-to-date inventory of your assets, and to have a copy stored in a safe offsite location, in your email, and/or in an internet “cloud” backup. Document your tools, equipment, finished works, and other assets with photos and store them with your inventory records. This inventory will help you determine how much property you have at risk that needs to be insured. If you do experience a property loss, these records will be essential to establishing values for an insurance claim or for disaster assistance.

## TIP

The Studio Protector Online Guide: [www.studioprotector.org](http://www.studioprotector.org) has information to help you take steps to protect your “A’s”— your art, your assets, and your archives, and to help you take effective steps to recover should an emergency happen.

# Liability

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## Avoiding a High-Stakes Bet

Even if you are very careful, unforeseen things can happen that result in bodily injury or property damage to others. While the chances of such an occurrence may be relatively low, the consequences can be catastrophic to you, your family, and your practice.

Consider these scenarios:

- Someone slips and falls at your studio during a holiday studio tour, and their insurance company sues you to recover medical costs. Your homeowners' insurance company refuses the claim because the tour was a business-related activity.
- Your art show booth gets blown or knocked over, destroying \$50,000 worth of blown glass in your neighbor's booth, or worse, injures a child. The injured party contends that you are at fault because your booth was not adequately secured.
- Someone is injured by your work and their health insurance company sues you to recover \$150,000 in medical payments, the injured person sues for pain and suffering, or both.

Artists who would never consider driving a car without liability insurance too often operate their businesses without this vital coverage. Many artists mistakenly believe that their homeowners' insurance will cover them in some of these instances. Going without liability insurance for your business is truly a high-stakes gamble. Because risk exposure for liability is calculated by annual gross business receipts, most artists will find liability insurance to be surprisingly affordable.

# Liability

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## Things Worth Considering:

- Homeowners' and renters' insurance generally exclude liability arising from business-related activities.
- Your landlord's insurance covers them, not you for liability and property loss.
- Even if you are found not at fault, a liability lawsuit could cost you thousands of dollars in legal fees to defend. Liability insurance generally covers legal costs to defend such suits.
- Liability judgments are not dismissed by bankruptcy and will follow you until settled.
- For product liability, the policy that is in force when a loss occurs pays the costs — so you need to maintain your liability insurance.
- Show promoters' insurance policies generally do not cover exhibitors, and many show contracts require you to assume liability for your own display and actions at a show.
- Increasingly, shows and public art commissions require proof of liability insurance in the range of \$500,000 to \$2 million. While that sounds like a wide range, there may be only a modest difference in premiums to purchase coverage with higher limits. Insurance companies routinely provide proof of insurance when it is required as a service to their clients.

# Types of Business Insurance Coverage

## Business Property

**Property (Building)** — Covers the physical structure of your studio. If your studio is in a building on the same property as your home, do not assume that your homeowners' insurance covers it!

**Business Personal Property** — Covers the contents of your studio such as tools, equipment, raw materials, work in progress, finished products, etc.

**Inland Marine** — Covers your work and other property in transit or away from the studio, such as when teaching, doing an installation, or at an arts festival.

**Personal Property of Others** — If you do repair or conservation work you need insurance for work in your care, however it does not cover damage you may cause in the course of working on the object.

### Does not cover:

- **Flood Damage** — Damage from “rising water” requires special flood insurance to be covered.
- **Earthquake Damage** — Damage from earthquakes or other kinds of earth movement requires earthquake insurance to be covered.

## TIP

- Property may be insured for either Replacement Cost or Actual Cash Value (replacement cost minus depreciation). Replacement Cost is usually the better choice, but costs more.
- If your studio is in the home and business volume small, you may be able to get a business property and liability endorsement added to your homeowners' insurance.

# Types of Business Insurance Coverage

## Liability

**General Liability** — Liability insurance protects you if someone is injured while on your property or if your property causes damage to others. Liability insurance stays with you when you are at a location other than your studio.

**Product and Operations Liability** — Covers you in the event someone is injured by a product or while you are performing your work somewhere.

**Errors and Omissions** — If you write or teach you may be interested in this coverage in case someone is injured from following your advice or because of an instruction you omitted.

**Umbrella** — Protects beyond liability coverage, kicks in when all other liability coverage is exhausted, usually in increments of \$1 million.

### Does not cover:

- Losses to your own property
- Losses to property of others in your care

## TIP

- A general business liability insurance policy follows you where you go, so you are covered whether in the studio or at a show.
- Product liability: you are covered by the policy in force when a loss occurs not by the policy you had when an object was made.

# Other Coverage

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Keep in mind that basic business insurance policies cover risks to property like fire, lightning, explosion, windstorm or hail, smoke, riot, theft, water damage, vandalism, weight of snow, and so on. It may be called “all-risk” coverage but will most likely have exclusions. Flood and earthquake are generally not covered in a standard insurance package, so it is important to evaluate your risks for these. Understand what the exclusions in your policy are. Also know the amount or limit of coverage and make sure you get as much protection as you need.

**Flood Insurance** —Almost all business (and homeowners) insurance policies exclude damage from “rising water” or floods. Flood insurance policies are available through the National Flood Insurance Program, and your agent may be able to obtain a policy for you. You can evaluate your flood risk and get an estimate of the cost of flood insurance at [www.floodsmart.gov](http://www.floodsmart.gov). You do not have to be in a designated flood zone to flood or own your building to purchase flood insurance.

**Earthquake Insurance** — Most policies exclude damage from “earth movement” including earthquakes. Evaluate your risk and look into the costs of insuring this hazard. Remember that California is not the only state that is subject to damaging earthquakes.

**Business Interruption** — Covers the loss of business income incurred during the time your studio is closed due to a covered loss.



Luisa Roque, Jewelry Artist

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Work by Yara Diaz, Jewelry Artist

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# Other Coverage

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**Extended Business Income** — Extends payment for losses of business income beyond Business Interruption coverage time limits.

**Extra Expense** — Pays for re-location of your studio, if necessary, due to significant loss

**Employee Dishonesty** — Covers losses due to dishonest acts of employees.

**Workers Compensation** — Covers medical costs and lost wages for a worker that is injured on the job. Some states require all businesses with employees to have this coverage, and some allow exemptions for businesses with few employees. However, if you do not have coverage you are personally liable for these costs, which may be long term if a worker is disabled.

**Commercial Auto Coverage** — If you have vehicles that you use in your business, even if they are also your personal vehicles, they should be insured for business use. In most cases, personal auto insurance will not cover a loss when the vehicle was being used for business purposes. If you have employees and they use their own vehicles for tasks connected to your business, you also need coverage for “non-owned” vehicles. If they have an accident while doing work for you, their insurance may not pay and you could be held liable for damages.

**What’s a BOP?** A BOP or Business Owners Policy is an insurance package for small businesses that combines the most common property insurance coverage and commercial general liability. This can be an economical way for a small business to insure, and for many artists the cost may be little more than the cost of a liability policy alone. Generally, the same exclusions for flood and earthquake apply.

# Steps in Getting Coverage

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## Prepare a Business “Commentary”

To help your insurance agent understand your business, prepare a one- to two-page description of your background, experience, and size and scope of operations. Be honest and straightforward about your business. The agent will use this information to weed out underwriters who have little interest in your type of business.

## Find an Insurance Representative

Shop around. Look for agencies that specialize in “commercial lines.” Just because an agency sells auto or life insurance does not mean that they are experienced in business insurance or even sell it. Ask friends and/ or colleagues whom they use. Make sure to choose a representative you feel comfortable working with, someone who is communicative and responsive to your needs. You may decide to work with an agent who represents a specific company or companies, or go with a broker who independently and directly represents you to the marketplace. Brokers may offer a broader range of coverage options because they represent you and not the insurance company, but either choice is fine. Just be sure your representative understands



Antonio Nieves, Wood Carver



Work by Amber Mustafic, Fiber Artist

# **Steps in Getting Coverage**

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your insurance needs and helps you to design a package that provides the coverage appropriate to your situation. It's okay to be wary of insurance salespeople. A healthy dose of skepticism means you'll use good judgment when making your decision about who to work with and what coverage you're going to choose. A listing of business insurance plans designed for artists is available at [www.studioprotector.org](http://www.studioprotector.org).

## **Get Several Quotes**

Armed with relevant knowledge of your business from your Business Commentary and knowledge of the insurance industry, your agent will organize specifications for quotation and identify desired options. These specifications are transcribed into insurance policy applications. Many independent brokers will be able to offer quotes by competing insurance companies. In some cases a group plan offered by an organization to which you belong — or a policy designed specifically for artists — may offer a better price and set of options, but may not have the advantage of having a local agent.

## **Weigh the Merits of Quotes Gathered**

Ideally, your agent will list each suggested coverage, including its cost, in order of the catastrophic potential that risk represents to the business. This way, you can make educated decisions about adding to or cutting back on coverage to achieve the best cost/ benefit balance. If you feel the quote is too high for your budget, ask what options you could change to reach a price you can live with.

# Ask Questions

Ask about what is covered, and even more importantly, what is not covered. If you are not satisfied with the quality of the answers or do not feel the agent is being responsive, keep shopping and find a company you trust. When you get your policy, read it, and again, ask for clarification of anything you do not understand.

## Things to Watch Out For:

**Proper protection** — Don't be uninsured. If you can't afford complete coverage, purchasing some insurance is better than having none. Avoid unnecessary coverage.

**Gaps in coverage** — Make sure you understand the scope of your coverage. If there are known gaps due to cost, understand what they are and make an alternate plan.

**High deductibles/low deductibles** — Insurance companies offer lower premiums for policies with higher deductibles (the amount you pay before insurance kicks in). They are understandably wary of customers who make many small claims. Weigh the value of lower premiums with your tolerance for a loss. Ask your agent for quotes with different deductible levels. A deductible of \$500 – \$2,500 is pretty standard, with deductibles at the higher end of the range as the amount of property coverage increases.



Work by Danny Cox, Instrument Maker

**Exclusions** —The policy giveth and the exclusions taketh away. Read the policy, know what the exclusions are, and don't be afraid to ask questions!

**Stability of the insurance carrier** — It's a good idea to check the financial stability of the insurance underwriter before signing up for the policy. A.M. Best provides free basic rating reports on insurance companies.

**Claims** — Ask your insurance representative if any claims have been made on the type of insurance they're offering and what turn-around time you would expect in the event of a claim. If no claims have been made or you feel service is unreasonable, choose a different company with which to work.

## It is All Part of the Cost of Doing Business

Remind yourself that having good insurance coverage is one of the costs of doing business and part of your responsibility to yourself, your practice, and others who depend on you. The rates for coverage will vary depending on where you live, construction of your building (and whether you are insuring a building), coverage levels, and insurance company. Based on what we know about the size of artist-owned businesses, most artists should be able to purchase a basic business owners policy for around \$500 if they do not have a building to insure. Of course, every business is unique and yours may require special coverage, which can raise the overall cost.



Carly Gibran-Hamid, Ceramic Artist

# Resources

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CERF+ maintains an up-to-date listing of insurance resources and a listing of policies designed for artists at [www.studioprotector.org](http://www.studioprotector.org). There you will also find more information on insurance topics, emergency preparedness, and recovery. In addition to providing emergency resources to artists, CERF+ provides direct assistance to craft artists who have suffered practice-threatening emergencies.

**For more information visit [www.craftemergency.org](http://www.craftemergency.org).**



# Craft Artist's Emergency Preparedness Guide

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Emergency situations, whether natural or manmade, pose significant threats to the practices and livelihoods of artists and makers.

CERF+ has put together a craft artists emergency preparedness guide tailored to the needs of creative professionals. Being proactive may help you mitigate potential damages and safeguard your artistic work. The guide is self-paced and designed to equip you with the necessary tools and resources to formulate a plan to protect your practice.



# Prepare

## Engage in Reflection.

To start, reflect on the assets vital to your artistic practice and those you cannot afford to lose. These assets fall into various categories:

1. Structures: This may include your studio space, classroom area, or any physical structures supporting your practice.
2. Things: These include your artworks, tools or equipment for creation, and technology you use for promotion and sales.
3. People and relationships: This includes studio assistants, customers, students, galleries, and mentors crucial to your practice.
4. Events: Classes, performances, shows, or other events integral to your artistic endeavors.



Navigating through potential threats to your artistic practice requires careful consideration of various scenarios. Here are some prompts to initiate your reflection:

1. Disasters: Climate-related or manmade events that could disrupt your work.
2. Physical Threats: Theft or damage to your studio or equipment.
3. Health Issues: Illness or injury.
4. Financial Challenges: Economic downturns or market instability affecting your income.
5. Technological Risks: Failures or data loss that would disrupt your digital assets.
6. Personal Emergencies: Family crises or bereavements affecting your focus and availability.

Having identified these risks, it's crucial to assess their potential effects on your assets. Reflect on how each scenario could affect your studio, equipment, relationships, events, and overall practice trajectory.

Finally, prioritize these risks based on their likelihood and potential severity. Focus on addressing the ones that pose the greatest threat to your practice as you proceed forward.

## TIP

Get detailed assistance on planning a safe and secure workplace by visiting CERF+'s online Studio Protector. If you want to learn more about the most likely climate-related disasters then start here.

Consider whether you're knowledgeable about the most common emergencies and risks faced by artists working in your medium. Also, assess your awareness of climate-related disasters in your living and working areas. If you lack this information, take some time to research events you might be susceptible to.

**Personal Safety.** Ensuring your personal safety and the well-being of your loved ones is the number one priority of preparedness planning. Take the time to strategize the most effective methods for staying informed, creating a comprehensive safety plan, and consistently practicing it to ensure it is helpful when the need arises.

- a. Stay informed – Know what disasters and hazards could affect your area and how to get [emergency alerts](#).
- b. [Make a plan](#) – Create an emergency plan now. Understand that during a disaster, family members may be apart. Identify local threats, plan communication methods, and set a clear meeting point for everyone to reunite easily.
- c. Practice your plan and update it – An effective emergency plan requires action. Practice your plan regularly to familiarize yourself with the steps and check your assumptions. Schedule annual practice drills to test your preparedness and make necessary updates to the plan.

## ACTION STEP

Visit [Ready.gov](#) for tips and tools to make a comprehensive emergency plan.



Jason Stein, Jewelry Artist

**Safeguard Your Practice.** Disruptions to your work can happen anytime. Protecting your practice includes deciding how to document and save important records, set up a workspace safely, and select the best insurance for your practice.

**A few common things to consider when setting up a workspace safely include:**

- Building regulations
- Electrical circuits and wiring
- Structural challenges including mold/mildew or risk of climate disasters
- Hazardous materials
- Fire safety
- Insurance
- Safety equipment
- Communication protocols
- Exit plans

## **ACTION STEP**

Get detailed assistance on planning a safe and secure workplace by downloading your free copy of the CERF+ Studio Safety Guide. Whether you're looking for a new studio or assessing your current space, the guide helps you reduce risk to yourself, your artwork, and your practice.

## **TIP**

Often the first line of defense against an emergency is having the right insurance. Check out CERF+'s "Business Insurance Guidebook for Artists" to start becoming familiar with the right type of insurance for your practice.

## Respond & Recover

It is important to take appropriate steps immediately following a significant emergency or disaster in order to begin the recovery process. If you experience an emergency or disaster, this list will help you get started with your personal and professional response and recovery:

- Take care of yourself first. Assessing and responding to your immediate needs is of the utmost importance. The Red Cross offers this [list of actions](#) that will help you stay safe as you begin to respond to an emergency or disaster.
- If possible, take immediate action to [salvage artwork](#). You can learn more about salvaging artwork through the [Heritage Emergency National Task Force Save Your Family Treasures program](#).
- Consider relocating valuable items that cannot be secured in your home to the residence of a friend or family member outside the disaster area, if possible. Alternatively, explore options such as renting a storage unit. Check to see if your insurance policy covers storage expenses.
- Review your insurance coverage and file a claim if you experienced losses.

### TIP

As you are working through the steps to prepare for the future, go the extra mile to preserve your legacy and reputation, and protect your name and artwork, by creating a Legacy and Estate Plan. You can start by using CERF+'s *Legacy and Estate Plan Guide*.

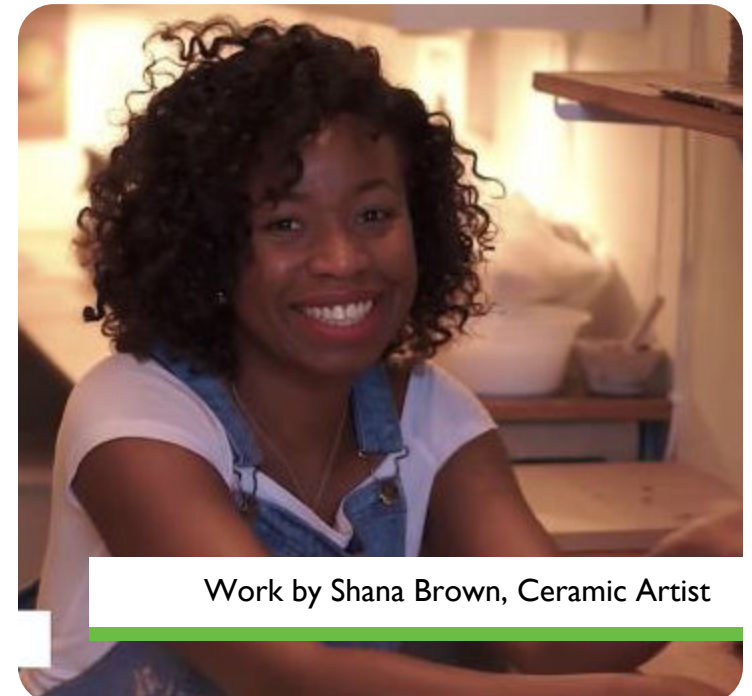
### TIP

Take care of your greatest asset – your body. CERF+ partners with *Wellness for Makers* to share best practices with artists that will allow you to use your body in ways that strengthen yourself and your art practice.

- Take photos of any damage that may have occurred to personal property
- If you can still live in your home, but it requires some critical repairs, contact your insurance agent. Be sure to take photos before the work is started. Save all receipts related to the repair for your claim. Remember to watch out for home repair scams.
- If you need another place to shelter, keep track of all expenses you incur during this time. Collect receipts and put them in an envelope until you can meet with an insurance representative. Many homeowner's and renter's insurance policies provide limited coverage for hotel, meals, and other expenses following a disaster.
- If you do not have money to afford a place to shelter or do not have insurance, go to a local community shelter. Communities of faith and schools are often converted into shelters following a disaster. Staying in these shelters is no cost to you.
- If you are feeling overwhelmed or need someone to speak with to process the event, consider calling the Disaster Distress Helpline at 984-236-5300, or 800-662-7030 for Spanish.



Work by Gogo Borgerding, Jewelry Artist



Work by Shana Brown, Ceramic Artist

- Keep in mind that you may need counseling services. This is normal following a life-altering event like an emergency or disaster. Find more information about accessing assistance [here](#).
- There are a number of nonprofit arts organizations across the country that assist artists following an emergency or disaster event. Contact CERF+ to learn more about their resources for artists and how they can help following an emergency.
- [If you find yourself in need of legal assistance following a emergency, consider looking into Volunteer Lawyers for the Arts \(VLA\).](#)
- Learn more about navigating the aftermath of Climate Disasters through a [resource from CERF+ and Nest.](#)

## TIP

Take photos and videos of damage before you begin the clean-up process. Be sure to include photos or videos of the outside and inside of the building, including damaged personal property, and label them by room before you remove anything. If you have insurance, be sure to photograph the make, model and serial number for appliances such as washers, dryers, hot water heaters, kitchen appliances, TVs and computers.

# Create an Emergency Kit



It is important to assemble an easy-to-carry emergency preparedness kit of supplies you may need in the event of an emergency or disaster. Determine what items you will need to stay safe for at least 3 days. Assemble this “what if kit,” including:

- Potable water, plus water for sanitation purposes (one gallon per person, per day is recommended.)
- At least a 3-day supply of non-perishable foods that meet your specific dietary needs, and a manual can opener
- Battery run/crank/solar radio and a NOAA Weather Radio with tone alert
- Flashlights
- Extra batteries
- Emergency contact list
- First aid kit
- Cell phone with charger and backup battery (consider purchasing a solar power bank to charge your phone in the event of a major power outage)
- Warm clothing, shoes/boots

Cover photo: Antonio Nieves, Wood Carver



Denise Bohart Brown, Glass Artist



Work by Tracey Carswell, Jewelry Artist

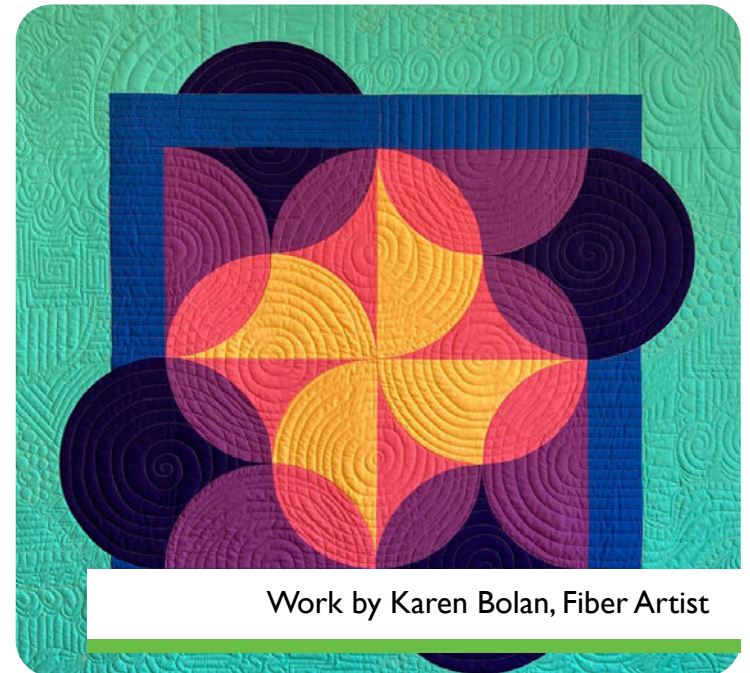
- Essential medicines
- Whistle (to signal for help)
- Dust mask (to help filter contaminated air)
- Plastic sheeting and duct tape (to shelter in place)
- Moist towelettes, garbage bags and plastic ties (for personal sanitation)
- Wrench or pliers (to turn off utilities)
- Manual can opener (for food)
- Cell phone with chargers and a backup battery

To assemble your kit, store items in airtight plastic bags and put your entire disaster supplies kit in one or two easy-to-carry containers such as plastic bins or a duffel bag.

Find a more comprehensive list of items to include in your kit at Ready.gov, [https://www.ready.gov/sites/default/files/2021-02/ready\\_checklist.pdf](https://www.ready.gov/sites/default/files/2021-02/ready_checklist.pdf)



Margery Pearl Gurnett, Glass Artist



Work by Karen Bolan, Fiber Artist



# Emergency Contacts

Every second counts when an emergency occurs. Knowing who to call can make a difference in the outcome of the event. Take the time now to write down your local emergency numbers and keep this guide in a convenient place to grab it when you need it most. Post this information in your home or studio for quick reference. You should also include these numbers in your cell phone to access easily if an emergency occurs.

## **In an emergency, always call 911 first!**

### Other important numbers to have on hand

Fire Department \_\_\_\_\_

Specialist \_\_\_\_\_

Police Department \_\_\_\_\_

Hospital \_\_\_\_\_

Ambulance \_\_\_\_\_

Disaster Buddy \_\_\_\_\_

Poison Control \_\_\_\_\_

Nearest Relative \_\_\_\_\_

Primary Doctor \_\_\_\_\_

Nearest Relative or Friend \_\_\_\_\_

Specialist \_\_\_\_\_

# Emergency Contacts

Report your situation and needs to the appropriate individuals and agencies.

## **Essential Contacts and Numbers Following a Disaster or Emergency**

Local or State Emergency Management Office \_\_\_\_\_

Local American Red Cross Chapter \_\_\_\_\_

Local or State SBA Office \_\_\_\_\_

Local Health Department \_\_\_\_\_

Insurance Agent \_\_\_\_\_

Building Maintenance (Owner, etc.) \_\_\_\_\_

Disaster Buddy \_\_\_\_\_

Neighbor, Family or Friend \_\_\_\_\_

# Disaster Aid

American Red Cross – [redcross.org](https://www.redcross.org) – 800-REDCROSS

US Small Business Administration (SBA): [sba.gov](https://www.sba.gov) – 800-UASK-SBA

Federal Emergency Management Agency (FEMA): [fema.gov](https://www.fema.gov) – 800-480-2520

## Disaster Aid Checklist

- Contact Insurance agent and/or building owner
- File requests with disaster human services programs (governmental and voluntary organizations)
- Circulate information via your Disaster Buddy about your situation and needs using phone, email or social media
- Get clean-up and salvage advice from art conservation or restoration specialists
- Mobilize or tap into a local mutual aid network of artists, neighbors, other businesses

## Pro Tip

Make a copy of the front and back of your health insurance card and keep in in your phone or backed up in the cloud.

## Pro Tip

Keep a daily log of phone calls and include names of people you talked with, questions you asked, and answers you received.

# Key Arts Contacts

**Local, state and regional arts agencies, media groups, etc.**

## Pro Tip

Review this list yearly and update it when names and information change.

Name/email \_\_\_\_\_

Phone/Contact \_\_\_\_\_

Website/Other \_\_\_\_\_  
\_\_\_\_\_

Name/email \_\_\_\_\_

Phone/Contact \_\_\_\_\_

Website/Other \_\_\_\_\_  
\_\_\_\_\_

Name/email \_\_\_\_\_

Phone/Contact \_\_\_\_\_

Website/Other \_\_\_\_\_  
\_\_\_\_\_

Name/email \_\_\_\_\_

Phone/Contact \_\_\_\_\_

Website/Other \_\_\_\_\_  
\_\_\_\_\_

# Arts Responders

Keep a copy of this information in your cloud account. Post it in your home office or studio to reference when you need it.

## **Key national arts organizations providing artists disaster information, services and/or support**

### **Craft/Visual Arts**

#### **Craft Emergency Relief Fund (CERF+)**

802-229-2306 – [cerfplus.org](http://cerfplus.org)

#### **American Institute for Conservation of Historic and Artistic Works**

202-452-9545 – [aic-faic.org](http://aic-faic.org)

#### **Heritage Preservation**

202-233-0800 – [heritagepreservation.org](http://heritagepreservation.org)

### **Performing Arts/Entertainment**

#### **Entertainment Community Fund**

312-372-0989

#### **MusiCares**

877-303-6962 – [musicares.com](http://musicares.com)

### **All Disciplines**

#### **New York Foundation for the Arts**

212-366-6900 – [nyfasource.org](http://nyfasource.org)

#### **National Coalition for Arts Preparedness and Emergency Response**

[Ncaper.org](http://Ncaper.org)



# Other Resources

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Nearest emergency contact \_\_\_\_\_

Transportation Service (if applicable) \_\_\_\_\_

1. Personal Support Contact \_\_\_\_\_

2. Personal Support Contact \_\_\_\_\_

3. Personal Support Contact \_\_\_\_\_

# Identify + Set Up Your Personal Support Network

Create a list of people nearby who can help you before, during, and after a disaster. This list should include friends, family, and co-workers. Make sure these people know about any special medical needs you may have and any special equipment you use. Give them a copy of your emergency list, tell them where your emergency supplies are, and give them spare keys to your home and studio.

Also, talk to your neighbors about checking in on each other during emergencies. However, don't rely solely on them for help.

**When making your communication plan, exchange contact information with everyone you want to stay in touch with. This could include:**

- Family members and friends
- Co-workers + employees
- Your Disaster Buddy – a person you identify in advance who you can contact in an emergency.
- Co-tenants + neighbors
- Suppliers/customers/other business & artist contacts
- Medical facilities/practitioners
- Local responders
- Phone, email; friends, family and business contacts on social media contacts



Karen Bolan, Fiber Artist

Cover photo: Michael Puryear, Furniture Maker

## Create paper and electronic versions of this contact information:

- Post at home and in your studio
- Make copies for you, your family, co-workers and/or employees.
- Store the electronic versions on the cloud

## Additional information:

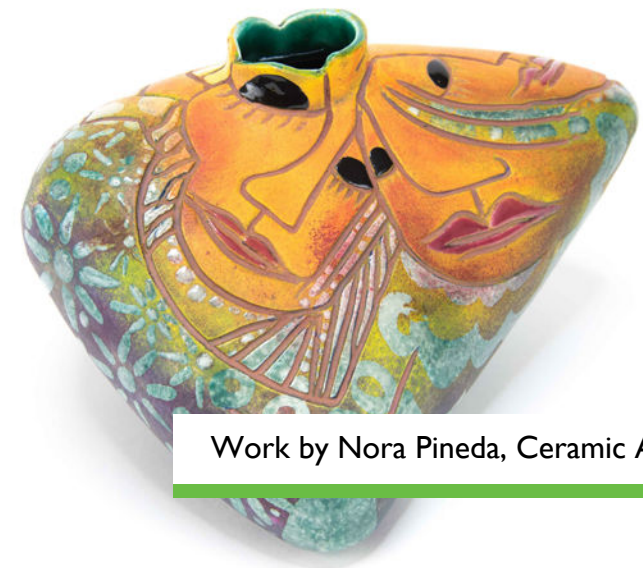
- [FEMA's Family Emergency Plan](#) can help you develop a communications plan (home & business).
- Make sure everyone in your studio is familiar with the emergency communication system.
- Update your lists at least once a year.

## Other options for alerting and staying in touch with your closest circle of contacts:

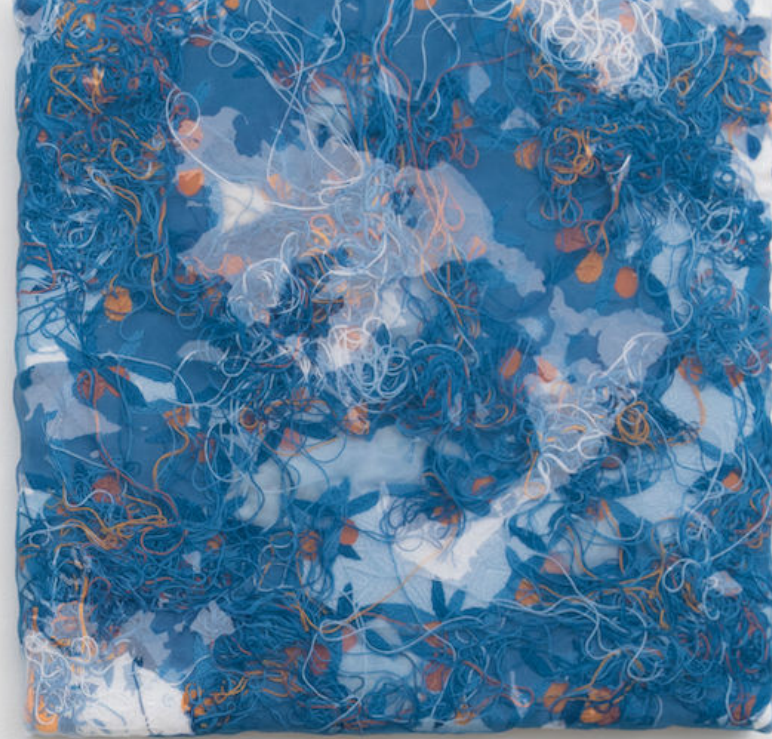
- Organize a telephone calling tree (assign in advance).
- Create a password-protected page on your website to check in.
- Determine how you will use social media to check in and update contacts.



Aimee Lee, Paper Artist



Work by Nora Pineda, Ceramic Artist



**Know Your Locals**

In times of emergency or large-scale disasters, various organizations stand ready to aid in response and recovery efforts. It's crucial to have temporary plans in place to secure essential resources like housing, food, clothing, and financial assistance to sustain yourself. Familiarize yourself with local community organizations equipped to provide such support.

**Compile a list including their contact information, which may include:**

- Local emergency management office
- Disaster relief agencies such as the Red Cross or similar organizations
- Nonprofit organizations offering assistance
- Religious organizations and churches
- Clothing closets
- Food pantries
- Mutual aid networks
- City and county government services

Cover photo: Karen Mongoven, Fiber Artist



Jing Huang, Ceramic Artist



Work by Betania Ridenour, Broom Maker

Volunteers from many organizations may be able to assist you following a large-scale event. Learn more about working with disaster volunteers [here](#).

If you experience a large-scale disaster event, you may need to seek assistance from the [Federal Emergency Management Agency](#), or FEMA. FEMA will be connected to local resources and can provide assistance in connecting you with organizations that provide some of the necessities listed above. Knowing them in advance will put you ahead of the curve.

Act promptly by reaching out to your local emergency management office for a list of nearby nonprofit and community-based organizations along with their contact details to incorporate into your preparedness plan. Capture a photo of this list and save it on your phone, or email it to yourself for easy access. Familiarize yourself with these organizations to be well-prepared for any emergency or disaster scenario.



Tracey Carswell, Jewelry Artist



# Legacy Guide

**cerf+**  
Craft Emergency Relief Fund



# Introduction

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This workbook is designed to assist you in understanding the value of your non-artistic assets, guide you through the process of creating an inventory of these occupational possessions, and prepare a plan for their “afterlife.”

The information and questions will help guide you through the sequence of tasks involved in estate and legacy planning activities. However, the workbook may not cover all your particular needs and issues.

This guide does not offer advice or recommendations of any kind, and you should not rely on this information as the basis for any decision or action. We recommend consulting a professional advisor in the relevant field to determine the applicability of any specific aspect of the contents.



Danny Cox, Instrument Maker

# **Non-Artistic Assets — Tools of the Artist and “Assets In Waiting”**

## **What are Non-Artistic Assets?**

Let’s begin with what we mean by “non-artistic assets.” These are the tools, equipment, raw materials, and other resources that artists use in service of the creative process and marketing of their work. As possessions that hold monetary value, these items serve as “assets in waiting” that can support your estate plans and fulfill the legacy objectives outlined in your will.

**Non-artistic assets can include:**

- hand and power tools, instruments, machinery, electronic and mechanical devices, patterns, models, molds, and other fixtures
- materials that are transformed into the work of art, such as canvas, paper, metal, wood, glass, ceramic, fiber, and synthetic materials; and paint, inks and dyes, glaze chemicals, and other stocks
- the studio itself, if owned by the artist
- the studio’s furnishings (tables and workbenches); storage areas and related racks, shelving, cabinets and containers, display equipment and props; computers, printers, and appliances (cleaning/ ventilation/air conditioning)
- art-related libraries and artist archives
- images and videos of processes used in the creation of your artwork
- other items relevant to and supportive of creative practice.

Non-artistic assets do not include finished or unfinished artwork (either by the artist or another) in the artist’s possession.

# The Importance of Inventory

For many artists, non-artistic assets represent a sizable monetary investment, and often are more than just “physical property”—especially tools and books that may have great personal significance. Having an inventory of your non-artistic assets is just as important as having documentation of your artwork, both for your current creative practice and planning for your creative legacy.

An inventory can jump-start your legacy work. Knowing what you own, the purchase price of your tools and supplies, and their current condition can facilitate the work an appraiser might do to provide you with a current market value. This information can be useful in developing a financial plan that supports your legacy and estate planning objectives.

Beginning the inventory phase with an eye to the ideas you wish for your legacy to embody can be fruitful. For example, you might add detailed notes on how you use specific tools in the creation of your artwork. You might also consider linking photographs of art works to specific tools compiled in your inventory to personalize and underscore your unique creative and/or technical approach to making. If you’ve created tools because none of the types you needed existed, this information can provide valuable insight into your problem-solving abilities and promote a deeper understanding of your creative process. Your quality of imaginative resolve and the unique selection of tools for the job are essential to record. This kind of information, in part, may be a consideration as you shape your specific legacy plans.

You may have already completed an inventory or a preliminary list of your possessions, so it may just be a matter of reviewing or enhancing an existing document. Either way, beginning with a phased approach to the development of this record can help you along.

# Glossary of Terms

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**Artistic legacy** is the way your achievements and values are remembered, and can take a variety of forms, tangible and intangible.

**Legacy planning** is a proactive process to ensure implementation of your vision for how your creative contribution will be remembered. Your legacy plan is the basis for crafting an estate plan, and its execution may begin during your lifetime.

**Estate** is the sum of what you own—your artistic, non-artistic, financial, and other assets.

**Estate planning** is a process whereby you design, in consultation with a professional or team of professionals, a strategy and execute a will, trust agreement, or other legal documents to provide for the administration of your assets in the case of your incapacitation or death. Through its various components, and depending on individual circumstance, an estate plan can include establishing and financing a legacy program (to minimize or eliminate estate taxes).

**Executor** is the individual—either an attorney or other trusted representative—who oversees and executes a will. An artistic executor—someone knowledgeable about your career, art form, and the art world in addition, can be empowered to manage your creative legacy.

**Intestacy** is the legal term for dying without a will, the most basic component of an estate plan. The property of individuals who die intestate is distributed according to state law rather than the interests and desires of the deceased.

**Community foundation** is a public charity that pools the financial resources of individuals, families, and businesses to support grantmaking within a geographic area (local, regional, or statewide).

# Frequently Asked Questions

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**Q: Why should I be concerned about conducting a non-artistic asset inventory?**

A: This inventory is a detailed list of your possessions that will become part of your estate plan. It may also remove an onerous burden from your heirs, and become an integral component and/or solution to some of your estate and legacy objectives.

Additionally, were there to be a theft, fire, or property damage, a written and photographic inventory of these critical items can assist your insurance adjuster as you file a claim for replacement and to, once again, get your studio operational.

**Q. I'm extremely busy with the day-to-day challenges that running my studio presents. I seldom have time sufficient to attend to normal business needs, let alone prepare something this complicated. Are there alternatives that might assist me in my need to create this document?**

A. There are options available to each artist. Depending on your circumstances, you might consider hiring a professional (an archivist or collection manager) to conduct a non-artistic asset inventory as well as an inventory of your artwork.

You might also consider using an intern from a local college or university who could benefit from the hands-on experience you'll provide. Or, you might consider hiring a legacy specialist who could assist you and/or train your studio assistants to accomplish the inventorying. (See the Resource section for the growing list of programs to help artists create inventories).

Setting aside a few hours on a monthly or quarterly basis can help integrate inventorying/ documentation tasks into your workflow.

**Q. What value, monetary or otherwise, might I expect to pass on through my non-artistic assets?**

A: The value of your non-artistic assets is typically contingent on their condition (new, used, etc.), availability, and the market for such items.

**Q. Is it necessary for a trusted family member or estate designee to know about and have access to my business records, archives, etc?**

A: Your artistic archives, photos, and business records are essential documents that require organization, care, and preservation. It is important that you designate a trusted family member or friend (or alternately, your artistic executor) to assume the task of stewarding this information, having knowledge of its whereabouts, and the ability to access it. Familiarity with your business practices, sales history, and pricing structure as well as your contacts with museums and collectors (including what they own) can facilitate future decision-making and negotiations by your executor and/or heirs.

**When should I begin putting together an estate plan?**

A: Establishing an estate plan depends on the priority that you ascribe to this important life and career objective. For mid- and late-career artists, especially those with immediate or extended family or others an artist wishes to designate as heirs, it is essential to begin and to complete this task as soon as possible. For artists just starting their careers, creating an inventory and adding to it annually, can alleviate the perceived burden of creating one later when the accumulation of possessions can seem an overwhelming job. Further, the act of annually updating your non-artistic inventory will help you maintain the proper levels of insurance for your studio. Estate plans can also be revised in the future as your plans, intentions, or situation changes.

**Q. Is it important for me to establish an agreement in advance with an institution to which I would like to donate relevant possessions?**

A: Yes, it is essential to enter discussions directly with your preferred charities' administrators in order to understand which of your possessions can be of future value and to determine the process necessary for their transfer to the charity at the appropriate time. Additionally, these conversations should culminate in a written and fully executed gift agreement. Both parties must execute the document and a written inventory of possessions to be gifted must be initialed by both parties and attached to the agreement. Without fully-executed documentation, your planned contribution may be jeopardized because personnel change from time to time, and a new administrator may be unaware of your discussions or a verbal pledge. Keep in mind, too, institutional priorities may change from time to time and thus render your agreement null. Were this to happen, it would be best to have developed several prioritized contingency options for your executor.

**Q. Where can I find out more about how to prepare an estate plan?**

A: The Joan Mitchell Foundation has worked with specialists to develop its CALL Estate Planning Workbook for Visual Artists, a guide “designed to be a practical tool for artists and/or their supporters to use when carefully assessing and identifying unique estate planning needs and concerns. It is specifically designed to be a practical tool for the visual arts.”<sup>1</sup> (See the Resource section for an annotated list of other organizations that offer legacy and estate planning information and services).

**Q. To whom should I speak to develop a will? An estate plan?**

A: As these are legal documents, legal counsel is recommended. Many states require an attorney to draft a will in order for it to be legally recognized. Legal counsel can assist you with your will and provide advice about how to structure your estate. You may be eligible for assistance through a local Volunteer Lawyers for the Arts program in your state or other legal services providers.<sup>2</sup> You may also check with your state or local bar association for listings of practitioners. Asking advice or information from your local or national trade associations, business leagues, or artists in your network could lead to additional referrals. Other aspects of your estate planning may involve insurance brokers and financial advisors.

<sup>1</sup> For more information and to download the free workbook, visit: <http://joanmitchellfoundation.org/artist-programs/resources>

<sup>2</sup> For more information, visit: <https://vlaa.org/get-help/other-vlas/>

# Taking Steps to Craft Your Legacy

If you want to have a say in how others know about how you lived your creative life, how you used your tools and equipment to transform raw materials into art forms, and what they mean, then you have to participate in that story-making enterprise!

Estate and legacy planning provide opportunities not only to ensure that your wishes are honored and your loved ones cared for, but also to help shape how your creative life is remembered. Ideally, inventorying your non-artistic assets will happen in conjunction with cataloging your artwork, and together, they will inform your overall legacy objectives.

The information-gathering and planning activities that follow are intended to help you get started. If you begin now, the process won't be so daunting. As you make steady progress, you'll begin to have a more holistic perspective on your studio, the tools you use, and the value they offer to your creative journey and, beyond, to others!

## **A. Self-Audit Questionnaire**

**Note:** Some of the questions may require additional space (you may want to use the blank pages at the back of the booklet or append your own worksheets).

### **I. Studio**

- a. Where do you create your work?
  
- b. Do you own or rent your studio space?



c. Is it a shared space? If so, with whom? Have you discussed and made plans for transitioning to a sole lessor in the event of your incapacity or death?

d. Do you have copies of the lease or deeds in a secure place?

## **2. Description of your non-artistic assets**

a. What are your non-artistic assets (list categories, i.e. tools – hand, electrical, self-designed, etc., books, including rare editions, equipment, including industrial-scale implements that support your work, artistic and operational supplies, etc.)

Contents of Studio and Storage Space

Studio and Storage Facility (own or lease, length of lease)

Vehicles

b. For the list above, is the ownership of any item/s shared, disputed, or unknown?

c. From the list above, which have:

High monetary value

Biographical Significance

Sentimental Importance

### 3. Inventory and Appraisal

a. Do you have a current written inventory of your non-artistic assets (with estimated values) **Y** **N**

b. Do you have a current photographic or video inventory as well? **Y** **N**

c. Have you ever had all (or parts) of your non-artistic holdings appraised? **Y** **N**

d. If yes, when was the appraisal done and by whom? Is the appraisal current? (Appraisals are considered valid for between 120 –180 days). Do you have copies, where are they stored and who has access to them?

#### 4. Insurance, Storage and Maintenance

a. Do you have business insurance?

For your studio	<b>Y</b>	<b>N</b>	at what value?
Business property	<b>Y</b>	<b>N</b>	at what value?
For storage space	<b>Y</b>	<b>N</b>	at what value?

b. What options are possible for storage of your non-artistic assets prior to their disposition?

- Remain in place (own studio and storage)
- Store in off-site rented space
- Temporary placement/use in another studio
- Other

c. Will you need funds to pay for continued storage and maintenance? (This could include taxes and insurance costs or moving costs if items transit at a later date.) Are such funds set aside in the estate plan?

## **5. Legacy Objectives**

a. What are your goals for your creative legacy?

b. In planning the disposition of your non-artistic assets, do you have preferences regarding:

Keeping “collections” intact? Which ones? How?

Fostering appreciation for the role your tools play?

Recipients of special “heirloom assets”? Which items and for whom?

Selling possessions/property through private sale? Public sale?

Giving away possessions/property to family? Colleagues? Assistants? Students? (Identify)

Donating possessions/property to institutions? Organizations? (Identify)

c. Have you initiated a conversation with institutions or organizations for a future donation? Which ones?

d. Do you have a written and fully executed agreement between yourself and a designated recipient of possessions/property?

## **6. Professional assistance vs. DIY**

a. Which option is most feasible for producing an inventory?

- DIY
- Intern (paid or volunteer)
- Hire a legacy specialist
- Other

b. What tools do you need to conduct this work?

- Computer
- Storage device or cloud-based solution
- Software database
- Camera
- Measuring tape
- Other

**c. Whose input and/or expertise do you need to ensure that the information you compile is sufficient for you to begin estate and legacy planning?**

- DIY and/or with family members, or other artists
- An appraiser
- An estate planning attorney
- An artistic executor
- A CEO and Development Officer of a non-profit organization
- Insurance broker
- Other

**d. Whose expertise do you need to create and manage an estate plan?**

- An estate planning attorney
- An executor
- An artistic executor
- Other

## B. Checklist

**In Progress**

**Done**

**Step 1:** Producing an up-to-date Inventory

**Step 2:** Understanding the value of studio assets and identifying options for disposition or distribution

**Step 3:** Defining legacy objectives

**Step 4:** Speaking with your heirs about your estate and legacy ideas/wishes/plans

**Step 5:** Designating the team of people to help develop and execute a legacy plan

**Step 6:** Producing a legacy and estate plan

# Resources

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Subject Note: This is a select list of reference materials and organizational websites—many have more extensive bibliographies.

## **Publications (Online and Print Publications or Articles)**

### **Creating a Lasting Legacy: Estate Planning Workbook for Visual Artists**

A publication (available online and in print) produced by the Joan Mitchell Foundation in partnership with Arts and Business Council of Greater Boston/Volunteer Lawyers for the Arts of Massachusetts, the guide is intended both for artists and their supporters (family and professionals) to facilitate the decision-making process about legal protection for a creative legacy.

<http://joanmitchellfoundation.org/artist-programs/resources>

### **The Artist's Legacy Workbook**

Written by Mickey Meyers, artist and director of the Bryan Memorial Gallery (Vermont), the workbook is an artists-to-artist tutorial and a guide for an artist's heirs or artistic executor; it includes worksheets and questionnaires. Currently, it is available only in print (\$10, plus mailing costs).

<http://www.bryangallery.org/contact.php>



# Organizations + Websites

## **Art Cart: Saving the Legacy**

Art Cart is an intergenerational legacy project of the Research Center for Arts & Culture, with programs in Washington, D.C. and New York. It connects aging artists with teams of undergraduate and graduate students to help them organize and protect their creative legacy.

<http://artsandcultureresearch.org/art-cart/>

## **Arts Business Info**

Art Business Info provides comprehensive information and resources on artist business management, including an area specifically focused on estate planning.

<http://www.artbusinessinfo.com/the-art-legacy.html>

## **Artist Legacy Foundation**

Through publications, research, and exhibitions, the Foundation serves as a resource for scholars, curators, and the general public by deepening their understanding of the work of Legacy Artists. Educational programs help inform artists about estate planning and the choices they need to make about their work throughout their careers.

<http://www.artistslegacyfoundation.org>

## **Artist Studio Archives**

This site provides resources and practical strategies for artists, archivists, librarians, and museum curators to collect and preserve artists' archives. Their publication Artists Studio Archives Workbook is available as a free PDF and for purchase.

<http://artiststudioarchives.org>

## **Artist Trust**

Artist Trust is dedicated to supporting Washington State artists working in all creative disciplines. The site provides webinars and other useful information on legacy and estate planning.

[http://artisttrust.org/index.php/for-artists/resource/a\\_look\\_at\\_artists\\_legacy\\_estate\\_planning](http://artisttrust.org/index.php/for-artists/resource/a_look_at_artists_legacy_estate_planning)

## **Craft Emergency Relief Fund (CERF+)**

The Craft Emergency Relief Fund (CERF+) provides craft artists with support and resources for disaster and emergency relief, education programs, and readiness grants to strengthen preparedness. Committing to generosity, inclusion, and care, CERF+ advocates for the thrive-ability of craft artists and craft as an art form.

[www.cerfplus.org](http://www.cerfplus.org)

## **Clark Hulings Fund for Visual Artists**

Estate planning is among the subjects about artist business management addressed on their website (through their podcast series The Thriving Artist).

<https://clarkhulingsfund.org>

## **Etched in Memory: Legacy Planning for Artists**

Etched in Memory: Legacy Planning for Artists is a web directory of resources designed to assist artists in preparing for and protecting their professional legacy through sound planning and archival practices.

<http://waand.rutgers.edu/iwa/etched/site/EiM-external.html>

## **Joan Mitchell Foundation**

Creating a Living Legacy (CALL) is an initiative of the Joan Mitchell Foundation designed to provide support to older artists through resources on studio organization, archiving, inventory management, and estate planning. CALL publications include planning guides for working artists and their artistic/legal support teams and are available as downloadable PDFs.

<http://joanmitchellfoundation.org/artist-programs/call>

## **POBA: WHERE THE ARTS LIVE**

POBA offers fee-based services to living artists, their heirs, artistic executors, and other professionals in all aspects of estate management. POBA has also added Creative Futures, a monthly feature on their website to provide a short topical blog that highlights key resources and tools in the emerging field of artist legacy planning.

<http://poba.org>

## **Robert Rauschenberg Foundation**

The Foundation provides a best-in-class example of estate and legacy planning and the implementation of those objectives through the Foundation's programs.

<https://www.rauschenbergfoundation.org/grants/philanthropic-legacy>

## **Volunteer Lawyers for the Arts**

This non-profit organization provides a broad range of free and low-cost legal services and educational programs addressing the needs of artists, small arts-related businesses, and cultural organizations. There are more than 30 chapters nationwide, and many offer artists' legacy and estate planning information and/or workshops.

<https://vlaa.org/get-help/other-vlas/>

## **Arts & Business Council of Greater Boston**

A program of the Arts & Business Council of Greater Boston, this organization has been a national leader in developing new tools and training on estate planning for artists and their attorneys.

<https://artsandbusinesscouncil.org/>

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Order the Studio Safety Wall  
Poster (2' x 3') or download free at  
[www.cerfplus.org](http://www.cerfplus.org)

Order the Business Insurance  
Guide or download free at  
[www.cerfplus.org](http://www.cerfplus.org)

**Visit the Studio Protector website: [www.studioprotector.org](http://www.studioprotector.org)  
for more information, details, and resources that  
are outlined in this guide.**