



Liberate the Artist

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### Fractured Atlas Cuts Through the Maze of Insurance With Pocket Guides

**New York, NY** – Fractured Atlas, the nation’s largest arts service organization, launches a tool to help artists understand insurance. The **Pocket Guides** condense Fractured Atlas’s hard-earned expertise about insurance coverage into easily understood minibooks. The average artist needs very specific coverage, but the array of insurance products is bewildering. The Pocket Guides clearly navigate artists and administrators through the maze of insurance options, helping them to easily select their optimal level of coverage. The Guides can be found at <http://arts-insurance.info>.

Fractured Atlas has offered national insurance coverage for artists since 2007, providing over 2,500 policies to organizations of all disciplines. Through this work in the field, Fractured Atlas has identified the specific questions that trouble arts organizations around insurance. To address these questions, Fractured Atlas has created Pocket Guides as a free educational resource. Available both online or in printed form, these guides ask simple questions that lead the reader down a pathway. This engaging “choose your own adventure” format concludes with the suggested insurance coverage for the artist or organization.

The Pocket Guides have been customized for different kinds of artists, including:

- Insurance for **Dancers and Dance Companies**
- Insurance for **Teaching Artists**
- Insurance for **Filmmakers**
- Insurance for **Musicians and Music Ensembles**
- Insurance for **Actors and Theatre Groups**

Upcoming guides include:

- Insurance for **Craft Artists**
- Insurance for **Public Art**
- Insurance for **Independent Contractors**
- Insurance for **Fine Art**

In addition, over forty discrete insurance products are offered to Fractured Atlas’s members. Premiums secured through Fractured Atlas generally cost about 40-50% less than industry averages. Coverage is provided by a variety of A+ and A++ rated insurance carriers, including Philadelphia Insurance Company, the Hartford, and Chubb. Fractured Atlas has developed a streamlined online application process that typically generates quotes within 2-3 days. Our knowledgeable staff provides personalized guidance informed by experience with the insurance industry and in the arts.

David Harrison, Executive Director of Fractured Atlas member company Parsons Dance, said “Fractured Atlas, with its team of experts, gave me white glove service every step of the way, saved me a bundle of money that I can now give to my artists, and perhaps most importantly, brought clarity and simplicity to the uber-complex matter that is insurance.”



## Liberate the Artist

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While Fractured Atlas staff remains a phone call or email away, the Pocket Guides aim to put this knowledge into simple language and a format that is easy to access and distribute. All of the guides can be found online under the Creative Commons license at <http://arts-insurance.info>.

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**FRACTURED ATLAS** is the nation's largest non-profit arts service organization with a multi-disciplinary membership of independent artists and arts organizations. Its core service areas include **healthcare**, **fiscal sponsorship**, the nation's only arts **liability insurance** program, **professional development**, and **advocacy**. Through the Fractured Atlas **Open Arts Network**, arts organizations nationwide can partner with Fractured Atlas to provide their constituents with access to affordable healthcare and other benefits, at no cost to the partner or its members. Its technology-based programs include **Performing Arts Spaces** and professional development through **Fractured U**. In December 2009, with the assistance of The Andrew W. Mellon Foundation and Doris Duke Charitable Foundation, Fractured Atlas began developing **ATHENA**, an open-source software platform for the cultural sector, beginning with an open-source ticketing software application called ATHENA Tix.