

NSCG Newsletter

Title: Resume from Conservation Insurance Seminar

Author(s): Moore, S.

Source: Moore, S. (1998). Resume from Conservation Insurance Seminar. *NSCG Newsletter, Issue 7*, 5 - 6.

URL: http://www.natsca.org/article/727

NatSCA supports open access publication as part of its mission is to promote and support natural science collections. NatSCA uses the Creative Commons Attribution License (CCAL) <u>http://creativecommons.org/licenses/by/2.5/</u> for all works we publish. Under CCAL authors retain ownership of the copyright for their article, but authors allow anyone to download, reuse, reprint, modify, distribute, and/or copy articles in NatSCA publications, so long as the original authors and source are cited.

Conservation Focus News and Events from the Conservation World

NSCG Conference and AGM 1998 13-14th May

CALL FOR PAPERS

This year our conference will be held at The Conservation Centre in Liverpool. The general theme of the meeting will be STORAGE. On the Wednesday afternoon there will be tours of the Centre's studios. Thursday will be the AGM, conference and trade fair.

If you would be willing to present a paper or poster please reply to Tracey Seddon using the insert slip provided. Also use this slip if you are interested in attending the conference. This is not a booking form but an indication of attendance and will assist in the organisation. The approximate cost will be £15 for members and £10 for non-members (*this has yet to be confirmed*).

Further information, confirmation of cost and a booking form will be forwarded to interested parties at a later date.

Résumé from the Conservation Forum Insurance Seminar

29th September, 1997.

Conservation insurance is a constant but necessary financial headache for those of us who do freelance work. Public and object liability are still relatively inexpensive provided the insurers understand the nature of the objects and what they are actually covering. Understanding is lowest of the pile where natural sciences are concerned! Ask an art insurer about the value of a Stubbs - no problem, ask them about a Tyrannosaurus skull and they could probably manage, but the 'erm factor' increases dramatically when you come to a collection of spirit-preserved Jellyfish from the Southern Cross expedition. It is vital to have an insurance agent and underwriter who understand the nature and value of natural science objects or you will be quoted a 'ball-park' figure. This will be low to middle value and may range (for public liability) from about £200 p. a. to £700 or £800! Shopping around is important and you should always get the insurer to explain in plain English what is covered, rather than having to plough

through reams of Jargon in the small print.

Most employers insist on public liability in case a client damages themselves whilst in your studio or you accidentally damage the fabric of a building in which you are working. There are 5 basic risks:

- l loss/destruction
- 2 accidental damage (also during transport)
- 3 damage during conservation
- 4 damage to building or objects In situ
- 5 death or injury of third party

Another factor is the type of loss total, diminution of value following damage/ repair and cost of repair. Remember that the loss of, or damage to, a valuable object can wipe out your business if you don't have insurance or have the wrong kind!

Public indemnity covers any lack of competence/ experience in your work and is useful but is expensive and not worthwhile unless you're repairing . dinosaur skeletons or stuffed great auks. Giving wrong advice, however, can make you liable for compensation.

Some sort of personal insurance - against loss of sight, hands, brain

Courses & Meetings

function (!!) is also available and not too expensive. You have an accident which prevents you from working, this insurance will cover your loss of earnings.

Spike Milligan once wrote "Insurance is the white man's burden", some say that you can't have enough - if you can afford it. This can put your conservatorial fees up to an unrealistic level, although some clients are happier paying more if you are well covered. My personal approach is to have some insurance but also put some of the risk onto the client. If you are working with low value objects explain and agree, and get down on paper any exclusions which may apply with intending clients. Don't be unreasonable with your exclusion clauses, however, or you may come up against the 1977 Contract Terms Act!

Although one person had faced litigation whilst employed as an objects conservator, one final and thought-provoking question came from Bob Child, "Has any conservation litigation (especially relating to natural sciences) occurred yet?" As far as the meeting was concerned the answer was "no"!

Simon Moore Hampshire County Museums The YNMC (Yorkshire and Humberside Museums Council) . Environmental Analysis and Energy Efficiency. How to get the most out of environmental monitoring systems. At Yorkshire Museum, York, 18th February. For details Tel: Jane Walton 0113 263 8909.

The Biology Curators Group are holding a one day meeting Entomology for Non-Entomologists: care of collections on the 24th of February. For information contact Steve Hewitt, Tullie House Museum, Castle Street, Carlisle, Cumbria, CA3 8TP. Tel: 01228 34781.

The Museums Association are holding a one day seminar on **The Museum Environment**, focusing on techniques for establishing priorities for controlling and managing the museum environment. 25th February, Royal Horticultural Halls. For information Tel: Sue Robinson 0171 250 1836.

The Society of Archivists: Focus Conservation. Basic on information about archive conservation, environment, packaging, photographs, modern media, and the role of the national preservation office. Held in York, 5th March, Plus Conservation Week of Lectures: Afull programme covering all aspects of archive conservation. Held in Oxford, 30th March - 3rd April. For details of both events contact Susan Bradshaw Tel: 01872 273440.

Insect Pests in Museums, 17th-18th March, Natural History Museum, London. A two day course covering topics including and damage, pests pest identification, pest environments, pest monitoring and pest management. For further details contact: Phil Ackery, Department of Entomology, NHM. Tel: 0171 938 8903, Fax: 0171 938 8937, Email: p.ackery@nhm.ac.uk