United States
Arts and Artifacts Indemnity
Program

International, since 1975
Domestic, since 2008

ART WORKS.
arts.gov
The National Endowment for the Arts
**About Grants.gov**

- Grants.gov is an online, government-wide electronic application system through which *all* applicants must submit.

- Obtain a DUNS number and register with SAM (System for Award Management) in order to use Grants.gov—
  Allow at least 2 weeks for registration or renewal.

- You are required to *change your password* every 60 days.

- See [www.grants.gov](http://www.grants.gov) for more details or call 1-800-518-4726.

- Indemnity instructions are posted 30 days prior to each deadline. *Use only the most current instructions.*
  
  
Application Process Timeline

- **Application Deadline**
- **Advisory Panel Review**
  4-6 weeks after deadline
- **Federal Council on the Arts and the Humanities Approval**
  4-6 weeks after Panel meeting
- **Award Notification, with conditions to confirm**
  After FCAH meeting, but before Certificate is issued
- **Indemnity Period Start Date**
  as approved
# Annual Deadlines

<table>
<thead>
<tr>
<th>DEADLINE</th>
<th>DOMESTIC</th>
<th>INTERNATIONAL</th>
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</thead>
<tbody>
<tr>
<td>ADVISORY PANEL MEETING</td>
<td>January 1</td>
<td>April 1</td>
</tr>
<tr>
<td>FEDERAL COUNCIL MEETING</td>
<td>Mid-February</td>
<td>Mid-May</td>
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<tr>
<td>EARLIEST START DATE</td>
<td>Mid-March</td>
<td>Mid-June</td>
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<td></td>
<td>April 1</td>
<td>July 1</td>
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<thead>
<tr>
<th>DEADLINE</th>
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<th>INTERNATIONAL</th>
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<tbody>
<tr>
<td>ADVISORY PANEL MEETING</td>
<td>July 1</td>
<td>October 1</td>
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<tr>
<td>FEDERAL COUNCIL MEETING</td>
<td>Mid-August</td>
<td>Mid-November</td>
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<tr>
<td>EARLIEST START DATE</td>
<td>Mid-September</td>
<td>Mid-December</td>
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<tr>
<td></td>
<td>October 1</td>
<td>January 1</td>
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<tr>
<td></td>
<td><strong>DOMESTIC</strong></td>
<td><strong>INTERNATIONAL</strong></td>
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<tr>
<td><strong>LIMIT PER EXHIBITION:</strong></td>
<td>$750 million</td>
<td>$1.2 billion</td>
</tr>
<tr>
<td><strong>TOTAL COVERAGE AVAILABLE AT ONE TIME:</strong></td>
<td>$5 billion</td>
<td>$10 billion</td>
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<tr>
<td><strong>MINIMUM LOAN VALUE PER EXHIBITION:</strong></td>
<td>$75 million</td>
<td>No minimum</td>
</tr>
<tr>
<td><strong>DEDUCTIBLE LAYERS:</strong></td>
<td>$50,000-$500,000</td>
<td>$15,000-$500,000</td>
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<tr>
<td><strong>TRANSIT LIMIT:</strong></td>
<td>$80 million</td>
<td>$80 million</td>
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DOMESTIC PROGRAM

- Coverage is for United States-owned loans while traveling in the United States;

- If the exhibition includes foreign loans, these objects are not eligible for coverage;

- If an exhibition has foreign loans, but contains mostly U.S. loans, then you have to decide which program would provide the most coverage and/or which deadline is most suitable;

- The total value of the U.S. loans must be $75 million or above (the value requested for indemnity may be lower);

- You cannot apply to both programs for the same exhibition.
- Coverage is for foreign loans while traveling in the United States; or

- U.S. loans while on exhibition outside the United States, preferably when part of an exchange.

- If an exhibition includes foreign and U.S. loans, and the foreign loans are integral to the show (in other words, if the curators can make the case that the exhibition could not happen without the foreign loans), then you should apply under the International Program and request indemnity for both the foreign and U.S.-owned loans.
Each object requested for indemnity must have a lender value;
Each object value must include an opinion on the reasonableness of the lender value by a knowledgeable 3rd party (not the lender or the borrower), usually staff of an auction house or dealer, or a curator not affiliated with the exhibition;
If the 3rd party considers a lender value too high or low, s/he should suggest an opinion of a reasonable amount;
However, in the cast that a lender value is judged to be low, indemnity will not be approved for a value higher than the that of the lender;
The Advisory Panel considers the lender and 3rd party values, and recommends an indemnity amount for each object to the Federal Council;
The Federal Council makes the final determination on the indemnity amount for each object, which may be lower than the lender value.
Highlights of Coverage:

• **All Risk**: covers loss or damage resulting from terrorism, earthquake, war, etc.

• **Few Exclusions**: normal wear and tear; inherent vice; damage due to, or resulting from repair, restoration or retouching.

• **Waiver of Subrogation**: covers trustees, officers, employees and agents, except if the loss is caused by gross negligence or willful misconduct.

• **Guideline Policies**: stipulations for fragile objects and certain materials/supports, couriers, 24-hour guards, new construction, etc.

• **Claims for Loss or Damage**: will be paid to the indemnitee in U.S. dollars.
Number of exhibitions indemnified: 1,105

Number of objects indemnified: 111,227

Insurance premiums saved: $367,000,000
Indemnity Staff

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Guidelines for all grant funding available online at: arts.gov

FIND NEA (but not Indemnity!) ON:

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