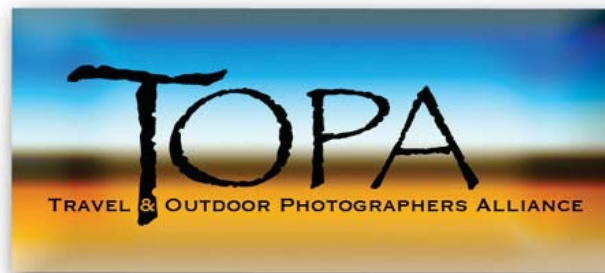


# Protecting the Livelihood You Love



## *An Overview of Pro Photographer Insurance*

Imagine dropping your 70-200 f/2.8L and cracking the front element, then filing a claim with your insurance policy only to have it denied. This could be you if your professional camera gear is supposedly covered by your homeowner's policy. If you make income from your images you need a professional photographer's insurance plan. And the list of reasons for getting pro coverage goes on:

1. Some clients require it. Readily producing an insurance certificate may make yours a winning quote.
2. Many locations mandate it for commercial work, including National Parks.
3. Photo gear rental shops usually need proof of it, or a full deposit on the gear you rent.
4. Some plans will pay rental expenses while you replace damaged or stolen gear.
5. General Liability insurance will foot the medical bills and other costs if a client is injured on your premises.
6. Professional Liability coverage protects you if your CF card fouls up and the client's irreplaceable images are lost.
7. Worker's Comp insurance shelters you if an assistant is injured on a photo shoot.

When you are ready to sign up for a professional plan, look for an entertainment insurance provider because they will understand your needs better than other carriers will. Rates vary widely depending on your location and a number of other factors, so get quotes from at least two companies. Here is a partial run-down of the top pro photographer insurance providers and the plans they offer.

Top US heavyweights:

Tom C. Pickard & Co. - <http://groupinsure.com>

| Annual Premium for Base Plan | Equipment Coverage  | Rental Equipment Coverage   | General Liability | Professional Liability                    |
|------------------------------|---|---|-------------------|---|
| \$500 minimum.               | \$15K camera equipment.<br>\$3K office equipment.<br>\$15K on-premise computer.<br>\$5K off-premise computer. | Included in the equipment coverage up to your coverage limit. However you must itemize all rental gear. | \$1M              | \$2M for \$150 additional annual premium. |

Hill and Usher - <http://www.packagechoice.com>

| Annual Premium for Base Plan | Equipment Coverage   | Rental Equipment Coverage | General Liability   | Professional Liability |
|------------------------------|--|---------------------------|---|------------------------|
| \$500 minimum                | \$10K-\$12K camera equipment<br>\$4K computer and office equipment | \$5K                      | \$1M per occurrence, \$2M aggregate. Additional coverage available. | \$35K per occurrence   |

If you live in Canada, try

CG&B - <http://www.cgbgroup.com/media.html>

| Annual Premium for Base Plan                                     | Equipment Coverage                                  | Rental Equipment Coverage | General Liability | Professional Liability |
|--|---|---------------------------|-------------------|------------------------|
| C\$750 for domestic coverage.<br>C\$850 for world-wide coverage. | C\$25K camera equipment.<br>C\$10K studio contents. | C\$10K                    | C\$2M             | Not available          |

If you live in the UK check out:

JLT Online - <http://www.photoguard.co.uk/>

| Annual Premium for Base Plan | Equipment Coverage  | Rental Equipment Coverage        | General Liability | Professional Liability                           |
|------------------------------|---|----------------------------------|-------------------|--|
| No base rate                 | You only pay for what you insure.<br>£10,000 coverage would be £399 per year. | You only pay for what you insure | £1M               | Coverage is available starting at £100 per year. |

Several professional photographers' associations offer full insurance plans, and some even health insurance too, but you have to sign up for the association first. These may be especially attractive if you are already a member.

PPA - <http://www.ppa.com/i4a/pages/index.cfm?pageid=525>

| Annual Premium for Base Plan   | Equipment Coverage  | Rental Equipment Coverage   | General Liability   | Professional Liability                                       |
|--|---|-----------------------------|---|--|
| \$273 annual base membership dues.<br>\$323 annual membership dues - inclusion in indemnification trust. | \$2.40 per \$100 in coverage up to \$15K.<br>\$1.75 per \$100 in coverage for over \$15K. | Same as equipment coverage. | Separate plan available starting at \$320 per year.<br>\$1M per occurrence, \$2M aggregate. | A unique indemnification trust fund is available to members. |

ASMP - <http://www.asmp.org/join/benefits.php>  
 - [http://www.taylorinsurance.com/asmp\\_prosurance.html](http://www.taylorinsurance.com/asmp_prosurance.html)

| Annual Premium for Base Plan          | Equipment Coverage | Rental Equipment Coverage | General Liability | Professional Liability           |
|---------------------------------------|--------------------|---------------------------|-------------------|----------------------------------|
| \$300 annual dues. \$700 min premium. | \$15K              | \$35K                     | \$1M              | \$1M starting at \$150 per year. |

APA - <http://www.apanational.com/i4a/pages/index.cfm?pageid=3501>

| Annual Premium for Base Plan                          | Equipment Coverage  | Rental Equipment Coverage                                  | General and Professional Liability (both on one policy) |
|---|---|--|---|
| \$350 annual dues. Premium based on coverage amounts. | Flexible. Typical insurance plan: \$50K in coverage is approx. \$450 per year (\$ .90 per \$100). | Included in the limit you set for your equipment coverage. | \$1M starting at \$500 per year.                        |

NANPA - <http://www.nanpa.org/insurance.html>

| Annual Premium for Base Plan         | Equipment Coverage   | Rental Equipment Coverage   | General Liability | Professional Liability |
|--------------------------------------|--|---|-------------------|------------------------|
| \$90 annual dues. \$350 min premium. | \$15K. Additional coverage is available for \$2.30 per \$100 in equipment value. | \$1K. Additional coverage is available for \$2.30 per \$100 in equipment value, prorated to the number of days the equipment is rented. | Not available     | Not available          |

NPPA - [http://www.nppa.org/member\\_services/insurance/](http://www.nppa.org/member_services/insurance/)

| Annual Premium for Base Plan             | Equipment Coverage | Rental Equipment Coverage             | General Liability | Professional Liability |
|--|--------------------|---------------------------------------|-------------------|------------------------|
| \$110 annual dues \$300 minimum premium. | \$6K               | \$10K included. Additional available. | Not available     | Not available          |

If none of these companies or any other entertainment insurance providers offer coverage in your area, you will have to customize your insurance with a general provider such as Allstate or State Farm. The following items are the basic building blocks for any well-rounded plan:

1. Business Owners Policy – covers equipment at your office.
2. Inland Marine Policy – covers gear that you take with you when you are away from your office.
3. Commercial General Liability – covers you if someone is injured (other than employees) or property is damaged because of your business.

4. Professional Liability – covers you if you fail to provide the services you contracted to do.
5. Business income interruption – pays you while you are getting back up and running after a major catastrophe.
6. Workers compensation – covers employees if they are injured on the job.

Get the coverage you need in order to protect your business - or risk flipping hamburgers at McDonalds. Happy shooting, and be safe!

---

For additional pro photographer insurance information check out these links:

Insurance for the photographer

<http://ezinearticles.com/?Photography-Insurance-Insurance-for-the-Photographer&id=39707>

Article on pro photographer insurance by Tom Pickard, founder of Tom C. Pickard & Co.

<http://www.doubleexposure.com/PhotoInsurance.shtml>

Medical insurance tax deductions for stock photographers

<http://www.photosourcepixels.com/>

Intro to pro photographer insurance

<http://pdnedu.com/qanda/0709isitlegal.shtml>

Blog entry on pro photographer insurance

<http://www.photocritic.org/2006/photo-camera-insurance/>

Photography permits in National Parks and California public lands, including a bit on insurance

<http://www.largeformatphotography.info/photo-permits/>

Nice article on camera insurance including information on renter's and homeowner's policies

<http://photo.net/learn/insurance>

Interesting blog on liability insurance

<http://photobusinessforum.blogspot.com/2007/10/speculative-photography-risks-and.html>

Forums on pro photographer insurance:

[http://www.sportsshooter.com/message\\_display.html?tid=25609](http://www.sportsshooter.com/message_display.html?tid=25609)

[http://www.sportsshooter.com/message\\_display.html?tid=24638](http://www.sportsshooter.com/message_display.html?tid=24638)

[http://www.sportsshooter.com/message\\_display.html?tid=25188](http://www.sportsshooter.com/message_display.html?tid=25188)

This documents is a work in progress, so if new options come available or if the posted numbers have changed, please send suggested updates to TOPA at [T-O-P-A-owner@yahoo.com](mailto:T-O-P-A-owner@yahoo.com).

Compiled by Jeff Wickham, [www.verticalascentphotography.com](http://www.verticalascentphotography.com).

December 2007