







## LIABILITY & PROPERTY INSURANCE SPECIFICATIONS FOR PHOTO.NET SUBSCRIBERS

THE TWO INSURANCE OPTIONS AVAILABLE ARE:  
**LIABILITY & EQUIPMENT** or **LIABILITY ONLY**.

Both options include Photographers Errors and Omissions Insurance (E&O Insurance)

**Complete the online application while within the member only section of Photo.net (see below).  
Remember - You must use your @photo.net email address to verify your subscription!**

Home > Workspace for Glenn Palm

Subscriber Services	Account Options
<p>  <b>Status:</b> You are currently subscribed to Photo.net - Thank you!</p> <ul style="list-style-type: none"><li>Your subscription <b>expires on 25-Oct-2015</b>. <a href="#">Click here to extend</a>.</li><li>Your photo.net email address is <i>glenn@photo.net</i> which forwards to <i>gpalm@namemedia.com</i> (<a href="#">Change it.</a>)</li><li>Photographer's Insurance for up to 65% off typical rates. <a href="#">Click here</a> for detailed information. <a href="#">Click here</a> to sign up.</li></ul>	<p><a href="#">Check your Personal Messages</a></p> <p><a href="#">Change my Password</a></p> <p><a href="#">Request Name Change</a></p> <p>Newsletter subscription: <a href="#">disable</a>   <a href="#">enable</a></p> <p>email alerts: <a href="#">edit</a>   <a href="#">unsubscribe</a></p> <p>Sharing links: <a href="#">disable</a>   <a href="#">enable</a> <a href="#">What's this?</a></p> <p>Intellitext links: <a href="#">disable</a>   <a href="#">enable</a> <a href="#">What's this?</a></p> <p>Allow additional tags: <a href="#">disable</a>   <a href="#">enable</a> <a href="#">What's this?</a></p> <p>Allow anonymous critiques: <a href="#">disable</a>   <a href="#">enable</a></p> <p>Always critique anonymously: <a href="#">disable</a>   <a href="#">enable</a></p> <p>Allow my images to be selected for random thread photos: <a href="#">disable</a>   <a href="#">enable</a> <a href="#">What's this?</a></p>
<p><b>EXCLUSIVE OFFERS FOR PHOTO.NET MEMBERS:</b></p> <p> You have already signed up for your one year digital subscription to Popular Photography, included with your subscription to Photo.net.</p> <p> You have already entered the Sigma contest for a chance to win a 18-250mm F3.5-6.3 DC Macro OS HSM HSM lens!</p>	

Coverage territory is all of the USA, Canada, and all United States territories and possessions.

There is no coverage outside of the stated territory.

Coverage is in effect after you receive your certificate of insurance.

### General Liability

- First professional is \$175 annual premium .
- Each additional professional or assistant is \$60.
- Master general liability policy with each member as an individual insured.
- Comprehensive liability limits:
  - \$1,000,000 Per Occurrence
  - \$2,000,000 Aggregate
  - \$2,000,000 Products & Completed Operations Aggregate
  - \$100,000 Fire Damage Legal Liability
- There is a 2,000,000 option available at an additional 50% of your liability premium.
- There is no deductible for bodily injury liability claims.
- There is a \$250 deductible for property damage liability claims.

### Equipment Coverage

- Rate is \$10 per \$1000 for scheduled equipment.
- Minimum premium is \$150 for up to \$15,000 of scheduled equipment.
- Master property insurance policy with each member as an individual insured.
- Coverage is for photography or videography equipment and related accessories and applies while on and off your premises. Risks of direct physical loss, except for those causes of loss specifically excluded.
- Some examples of these exclusions are: earth movement, volcanic eruption, flood, governmental action, dishonest acts by you.
- Valuation is on a replacement cost basis.

- Covers you for sums that you become legally obligated to pay as a result of bodily or property damage arising out of your business operation except for those causes of loss specifically excluded.
- Premises owners are already included as additional insureds.
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- No charge for Additional Insured Certificates.
- Coverage DOES NOT include operation of inflatables, pyrotechnics or animals.
- **\$10,000 Personal & Advertising Injury Coverage**
- Premium is fully earned with receipt of certificate.
- Liability coverage can be purchased to cover your business operations from an office or studio location at an additional premium of \$300
- Major exclusions are erroneous distribution, surveillance, pornography, trespassing and assault & battery.
- \$250.00 deductible per loss.
- You may insure office equipment and office furniture at the same rate.
- Additional property acquired during the policy term is covered after notifying Willis with an updated equipment list. Please notify us as soon as your purchase additional equipment.
- Theft and mysterious disappearance claims are covered as long as there are signs of forced entry.
- A copy of the police report is required to process a covered theft claim.
- For equipment coverage to be in effect, your scheduled equipment list must be at Willis, and your certificate stating your insured scheduled equipment value.
- Errors and Omissions (E&O) Coverage
- Is included in the liability premium
- The E&O form included in the policy is on the two pages to specify the sub limits and exclusions. They cannot be modified.

**These specifications are a general summary of coverages and terms. Allow 48 hours for receipt of your certificate and coverage to begin. Your specific effective and expiration dates are shown on your certificate. Your coverage will expire next year on the first day of the same month it is purchased.**