

## Custom Make Your Own Policy!!!

Here is a selection of optional coverage's which you may wish to add to your policy depending on the type and extent of photography you are involved with.

- \* **Hired and Non-Owned Automobile Liability:**\* Covers you for acts of employees who drive their cars during your business, or for vehicles that you may hire or secure for a shoot. Limit of Liability \$2,000,000. California-**\$120**, New York-**\$180**. All Other States from **\$120 to \$300** (call us for your rate)
  
- \* **Hired and Non-Owned Automobile Physical Damage:**\* Should you need to add Additional Insured's to the Hired Auto Coverage (usually required by rental companies, camera cars, motor homes) and the Physical Damage as well. Annual cost: **\$375**.  
  
This coverage can also be purchased on a short-term basis up to \$125,000 per vehicle for seven days in addition to the basic liability. **\$150 (in addition to the basic liability above)**.
  
- \* **"Re-shoot" Coverage or Negative Film and Faulty Stock:**\* Covered for \$15,000. Protects your finished digital data/film should it be destroyed by a covered cause of loss. Annual cost: **\$300**.
  
- \* **Short-Term Rented Camera Equipment:** You may choose a minimal amount of coverage, and raise the limit to \$50,000 on a per-time basis for **\$75**. Higher limits are available, rated per amount needed.

### Other additional coverage's to fit your needs:

- \* **Props, Sets and Wardrobe Coverage:** Property you rent, lease, or borrow (other than photographic equipment) for a photo shoot. **Restrictions** apply; i.e. jewelry, furs, animals, etc. Limits can be increased from the \$5,000 included with your policy, to higher limits. Annual costs as follows:

\$15,000 Limit **\$45**  
\$20,000 Limit **\$60**  
\$50,000 Limit **\$150**

Higher Limits Available to \$100,000 with Company approval. Short-term coverage is also available.

- \* **Extra Expense for Re-shoot Coverage:** Covers the cost of re-shooting due to a covered cause of loss on location. \$10,000 is included with your policy at no additional charge. Annual costs as follows:

\$25,000 Limit \$125

\$50,000 Limit \$250

- \* **Third Party Property Damage:** When damage occurs to a premises of others that you temporarily rent, or occupy, Property Damage to the **real** property (walls, carpets, furniture, etc.) caused by you, may be excluded from the General Liability portion of your policy. To increase the limit of Liability to \$1,000,000 the annual cost would be **\$200**

- \* **Catastrophic Umbrella Liability Coverage:** Increasing your Primary Liability of \$2,000,000 up to a total of \$7,000,000. Various prices apply.

- \* **Errors and Omissions Coverage, or Visual Imagery Professional Liability Coverage:** Covering lawsuits brought for infringement of copyright, trademark, invasion of privacy, etc. Attaches to the Comprehensive General Liability with a limit of \$2,000,000. No Deductible. Annual Cost: **\$150**.

- \* **Property Extension Endorsement:** \$200 Most States

- \* **Liability Extension Endorsement:** \$200 Most States

Should you wish to add any of the above coverage's, please give our office a call and we will be glad to assist you.

Thank you for your interest, we are always here to answer your questions.

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**The coverage's described in this letter are intentionally brief and are subject to the terms, limits, and conditions of the actual endorsements and policy. This is not an insurance policy or a contract of insurance coverage's.**