

Photographers' insurance

Summary of Cover

Portable equipment insurance

Repairs if possible or, if not, replaces business equipment (laptops, tablets, cameras, tripods, flashguns) following accidental damage, fire or theft.

Additional cover:

- ✓ Costs of reconstituting data lost.
- ✓ Personal assault following robbery or attempted robbery.

Exclusions:

- ✗ Damage due to wear or tear, or breakdown.
- ✗ Theft from a vehicle unless the item is out of sight in a locked boot.
- ✗ Theft from a vehicle left overnight unless in a secured compound or garage.

Public liability insurance

Covers you, your business and its employees if there's an accident and someone's injured or their property's damaged (and it's deemed your fault).

Additional cover:

- ✓ Costs of governmental or regulatory bodies bringing a criminal action against you, relating to a claim.
- ✓ Court attendance costs.

Exclusions:

- ✗ Construction work.
- ✗ Pollution or contamination.

Professional indemnity insurance

Protects you and your business against claims of negligence arising from your photography work.

Additional cover:

- ✓ Breach of duty of care.
- ✓ Infringement of intellectual property rights.
- ✓ Defamation.

Exclusions:

- ✗ Investment (or advice on investment) of client funds.
- ✗ Misuse of any information or infringement of any right to privacy.
- ✗ Any construction related work.

Need to know

Continuous policy: pay by monthly, interest-free Direct Debit for as long as you want – no renewal needed. Or pay once for 12 months' cover.

Claims made: to be covered, you must have insurance in place when you did the work and when the claim is made.

Past work: please call us if you need your past work covered. This is called 'retroactive cover'.

Location: you're covered to work anywhere in the European Union.

Claims: contact us as soon as you're aware of an issue with a client, if there's been an accident, or if you've lost or damaged your property. It goes without saying that you shouldn't admit liability or attempt to settle matters with a disgruntled client without speaking to us first.

Cancellation: ideally, we'd like 30 days' notice. We don't charge for cancellations.

Insurer: Hiscox.

Business interruption insurance

Covers the costs and expenses (including lost revenue) you'd incur if you couldn't work in your usual place due to fire, theft or an event not in your control (like bad weather).

Additional cover:

- ✓ Inability to access your office to property damage in the vicinity.
- ✓ Inability to access your office due to public authority restrictions.

We also recommend:

Legal expenses

Covers the cost of defending your company in commercial disputes relating to things like tax, property and employment issues.

