

# Harvard / Western

## INSURANCE

### PHOTOGRAPHERS INSURANCE

#### Who is the Policy for?

This Policy is designed specifically to protect the business activities of qualified photographers in **Canada**. Dependent on the policy package chosen, our insurance covers the photographers for the following:

- **Photography Equipment**
- **Computer/hardware (Laptops included)**
- **Business Interruption**
- **Office Contents**
- **General Liability**
- **Professional Liability**

This **Photographers** specific product predominantly protects you from equipment damage and against third party claims emanating from your business activities. If the gold or platinum packages are purchased (see below) it will also cover you for professional negligence and cyber risks arising during the course of your business. This policy will **provide you with peace of mind** to conduct your business, safe in the knowledge that you're adequately protected against any equipment damage and your liabilities with additional insurance cover for costs and expenses to investigate, defend and settle claims made against you.

#### Coverage Benefits

This insurance has been specifically designed to cover **small home based or large studio photographers** based in Canada. When purchasing this insurance policy, at the very least you are comprehensively covered for both **Equipment** and **General Liability** up to the limits you have selected. You will have the option to upgrade your coverage (see packages below) to further secure yourself against the risks you face during the course of your business.

Another benefit of this policy is the fact that you receive **Worldwide** coverage for up to 60 days except where the insurance carrier is legally prohibited from providing insurance. Time restriction does not include Canada and the USA. *\*Please note that all suits must be brought in Canada or the USA (subject to the US Jurisdiction Conditions).*

#### Equipment Coverage

Limits up to **\$150,000** on equipment (with up to a total of 300k with office contents, stock and computers/laptops). **Deductible \$500** each and every claim.

#### Commercial General Liability

Limits up to **\$5,000,000** available, each and every occurrence. Defence costs in addition to this. **Deductible \$1,000** each and every claim.

#### Available Packages to Purchase \*Coverages carry forward as packages enhance\*

##### SILVER

Equipment: up to \$150,000 (additional limits available with underwriting)

Liability: up to \$5,000,000 (minimum \$1,000,000)

+ Automatic Extensions (see below)

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To qualify for the silver package your **annual revenue must be below \$40,000**.

##### GOLD

Equipment: up to \$150,000 (additional limits available with underwriting)

Liability: up to \$5,000,000 (minimum \$2,000,000)

***In addition to the coverage under the silver package:***

Rented Equipment:	<b>\$25,000</b>
Professional Liability:	<b>\$100,000</b>
Cyber Event Expense:	<b>\$25,000</b>
Business Income:	<b>\$25,000</b>
Employee Dishonesty:	<b>\$10,000</b>
Forgery or Alteration:	<b>\$10,000</b>
Money Orders & Counterfeit Paper Currency:	<b>\$10,000</b>
Damage to Hired Vehicles:	<b>\$75,000</b>
Commercial Property Endorsement - Property & Business Interruption Enhancements:	<b>As per wording</b>
Photographers Enhancement Pack:	
o Re-shoot Costs:	<b>\$10,000</b>
o Production Media:	<b>\$10,000</b>
o Confiscation or Detention:	<b>\$5,000</b>

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Additional cost to upgrade:  
**\$150**

##### PLATINUM

Equipment: up to \$150,000

Liability: up to \$5,000,000 (minimum \$2,000,000)

***In addition to the coverage under the silver & gold packages:***

Professional Liability:	<b>\$250,000</b>
Cyber Defence Liability:	<b>\$25,000</b>
Business Income:	<b>\$100,000</b>
Commercial Crime Coverage Enhancement - Computer Fraud & Service Extension:	<b>as per wording</b>
Commercial General Liability Enhancement:	<b>as per wording</b>

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Additional cost to upgrade (from silver): **\$400**

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### Automatic Property Extensions Included

• Earthquake Cover	Total Insured Value –	• Newly Acquired Equipment (up to 30 days)	\$10,000 INCLUDED
• Flood Cover	Including Coverage	• Library Stock	\$7,500 INCLUDED
• Sewer Back-up	Sublimits	• Money & Securities	\$10,000 INCLUDED
• Office Contents	\$10,000 (Can be purchased up to \$50,000)	• Tenants Improvements	\$10,000 (Can be purchased up to \$50,000)
• Computer Hardware (Incl. Laptops)	\$10,000 INCLUDED		

**Additional Cover:** you can also purchase up to \$15,000 of cover for your stock, i.e. frames, items held for sale, etc. Please note this will be a charge on top of your package. **Deductible \$500** each and every claim except: Earthquake (Lesser of 10% or \$100,000), Sewer Back-up (\$2,500) and Flood (\$25,000).

### Automatic Liability Extensions Included

• Non-Owned Automobile Liability;	\$1,000,000 INCLUDED
• Tenants Legal Liability;	\$1,000,000 INCLUDED
• Medical Payments:	\$25,000 INCLUDED

**Deductible \$1,000** each and every claim.

**Additional Cover:** Commercial general Liability can be extended to cover Assistants for an additional premium.

### What is Covered and Notable Policy Conditions/Limitations:

Please note that your insurance policy will not cover you for any claims, costs or expenses arising from operations in countries or regions that, at the time of departure, the Canadian Government advises against non-essential travel or recommends to avoid all travel.

#### Property:

- The Equipment coverage is included while in your office/studio/home for storage, while in transit, and while being used away from your premises as per the Limited Worldwide territory\*
- There is NO coverage for equipment being used for pyrotechnic activities or stunts unless otherwise agreed and declared.
- There is NO coverage for property while rented, leased or loaned to others;
- There are a number of further exclusions that apply to your property coverages. Please refer to the wording on our website to view these.
- There is NO coverage for mysterious disappearance.

#### Liability:

- Covers third-party lawsuits over bodily injuries and property damage. A "third party" can be anyone other than the insured's employee (e.g., a customer or a business partner).
- Coverage does not apply to claims outside of Canada and the United States of America (including its possessions and territories), unless a suit is brought in Canada or the USA. Any liability claim brought under the laws of the USA will be limited to \$2,000,000 (CAD) and any claim of a punitive or exemplary nature is excluded. Any claim arising out of seepage, pollution or contamination will also be excluded.
- Any claims arising from photographs and videos taken without the express consent of the person photographed are excluded.
- High risk activities including, but not limited to, extreme sports, water, underwater, suspending, fire, pyrotechnics and stunts must be declared and approved.

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This **Key Facts Sheet** provides a brief overview of the insurance coverages on offer as part of the Photographers product. For **full details** of policy terms and conditions, and the exclusions applicable to the cover, please review the **policy wording** and the **key clauses & sub-limits** available on our website.

***\*\*Please be aware that coverage is subject to satisfactory completion of post bind sanction checks and we reserve the right to cancel within 30 days if not.***

### Where to Purchase?

You can now purchase your insurance policy by visiting [harvardwestern.com](https://harvardwestern.com) to access the simple online application for photographers.

### CONTACT:

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***Underwritten by Lloyd's of London***



*The Company that Cares*

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