



# Protect Your Business in a Snap!

**HWICLICK**  
by Harvard Western Insurance



## OUR COVERAGE IS SUPERIOR

Whether you're a small home-based or prominent studio photographer, Harvard Western Insurance offers superior coverage for your camera equipment, gear, and professional liabilities **WORLDWIDE**.

## Professional Photographers Insurance Plans

We see the bigger picture. We've partnered with Lloyd's of London to provide enhanced coverage and more options for our clients. The packages are available to non-members, but Photographers Association of Canada (PPOC) members receive a 25% discount on their insurance. \* **Excluding Quebec & Maritimes**

# PHOTOGRAPHERS INSURANCE - PACKAGES

## SILVER CAD \$400 PER YEAR

	Limit (CAD \$)
✓ Equipment	\$10,000
✓ Commercial General Liability	\$1,000,000
<b>AUTOMATIC EXTENSIONS</b>	
✓ Tenants Legal Liability	\$1,000,000
✓ Medical Payments	\$25,000
✓ Non-Owned Auto	\$1,000,000
✓ Limited Worldwide Coverage Territory	Up to 60 days
✓ Earthquake damage	Total limit for ea. peril
✓ Flood damage	Total limit for ea. peril
✓ Sewer Back-Up	Total limit for ea. peril
✓ Office Contents Coverage	\$10,000
✓ Computer Hardware incl. Laptops	\$10,000
✓ Newly Acquired Equipment: Up to 30 days	\$10,000
✓ Library Stock (Portfolio)	\$7,500
✓ Money & Securities	\$10,000
✓ Tenants Improvements (if necessary)	\$10,000

## GOLD CAD \$550 PER YEAR

	Limit (CAD \$)
✓ Equipment	\$10,000
✓ Commercial General Liability	\$2,000,000
<b>ALL Silver Coverages, PLUS:</b>	
✓ Professional Liability	\$100,000
✓ Rented Equipment	\$25,000
✓ Business Income	\$25,000
✓ Cyber Event Expense	\$25,000
✓ Employee Dishonesty	\$10,000
✓ Forgery or Alteration	\$10,000
✓ Money Orders & Counterfeit Paper Currency	\$10,000
✓ Commercial Property Endorsement - Property & Business Interruption Enhancements	As per wording
✓ Damage to hired vehicles	\$75,000
✓ Photographers Enhancement Pack:	
• Re-shoot Costs	\$10,000
• Production Media:	\$10,000
• Confiscation or Detention	\$5,000

## PLATINUM CAD \$800 PER YEAR

	Limit (CAD \$)
✓ Equipment	\$25,000
✓ Commercial General Liability	\$2,000,000
<b>ALL Silver &amp; Gold Coverages, PLUS:</b>	
✓ Professional Liability	\$250,000
✓ Business Income	\$100,000
✓ Commercial Crime Coverage Enhancement	As per wording
• Computer Fraud & Service Extensions:	
✓ Commercial General Liability Enhancement	As per wording
✓ Cyber Defence Liability	\$25,000

\*\*\* These are just your base packages - you will be able to increase your equipment and liability limits on the 'Coverage' page \*\*\*

The package prices exclude insurance premium tax and are exclusively for PPOC members.

There is an additional surcharge of 25% for non-PPOC members.

**Harvard | Western**  
INSURANCE

[harvardwestern.com/business/photographers/](http://harvardwestern.com/business/photographers/)