

PHOTOGRAPHERS INSURANCE - PACKAGES

SILVER CAD \$450 PER YEAR

	Limit (CAD \$)
✓ Equipment	\$10,000
✓ Commercial General Liability	\$1,000,000
AUTOMATIC EXTENSIONS	
✓ 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 \$600 PER YEAR

	Limit (CAD \$)
✓ Equipment	\$10,000
✓ Commercial General Liability	\$2,000,000
ALL Silver Coverages, PLUS:	
✓ 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 -	As per wording
Property & Business Interruption Enhancements	
✓ 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 \$850 PER YEAR

	Limit (CAD \$)
✓ Equipment	\$25,000
✓ Commercial General Liability	\$2,000,000
ALL Silver & Gold Coverages, PLUS:	
✓ 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.

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INSURANCE

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