

# Photographic Equipment Insurance

We offer a range of insurance products and risk management services developed in response to the demands and expectations of the photographic industry, from minor risks to major exposures.

**Our emphasis is on providing:**

- professional insurance services
- comprehensive insurance programs tailored to your individual needs
- responsive and proactive claims service
- an extremely competitive price structure.

Our in-depth understanding of photographic equipment insurance comes from extensive experience in the worldwide market since 1990. Over the years we have earned a reputation for integrity, creative solutions and outstanding service.

For you that means real benefits, personal attention and fast claim settlements.

We can structure an insurance program that covers any or all of the following risks:

**Equipment insurance**

Provides cover for the valuable equipment that supports your livelihood. You can choose to be covered across all of Australia and New Zealand and/or studio only.

Cover Provided	Australia and New Zealand Wide	Studio Only Cover
Theft from location	•	N/A
Theft from locked vehicles following forcible or violent entry	•	N/A
Accidental damage	•	•
Fire, Burglary, Storm Damage, Earthquake, etc.	•	•
Image recovery risk	•	•
Transit damage	•	N/A
Emergency hire of equipment (up to 30% of the sum insured)	•	•
Cover for hired/loaned equipment - (up to \$2,000)	•	•
New equipment automatically covered (up to 10% of the total sum insured)	•	•
No claim discounts applied to premiums	•	•
Temporary and Annual Worldwide extension available upon request	•	N/A

**Public Liability Insurance**

Essential protection for all photographers, this covers your liability for claims by members of the public who suffer injury or damage to property while on your premises, or while you are working at their premises. You can also include cover for liability for goods in your care, custody or control. There are a variety of insurance limits to choose from, so let us tailor a package that suits you.



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In addition, we can also offer the following insurance options for your protection:

## **Professional indemnity insurance**

Provides protection when you or your employees are sued for an act, error or omission in relation to professional advice given.

Our policy covers damages, compensation, interest and costs, and costs of defence.

## **Personal accident**

Cover can be in place 24 hours a day, seven days a week anywhere in the world, or be structured to suit your specific requirements. Options include accidental death only and personal accident and illness.

## **Business package**

We can provide you with an insurance program tailored to your business, covering any or all of the following risks:

- Fire and perils
- Business interruption
- Burglary
- Loss of money
- Glass
- Products liability
- General property.

## **Travel**

Insurance can be provided according to your specific needs, including corporate and leisure travel.

## **Motor vehicle**

Cover can be customised to meet your requirements, whether you are operating one or many vehicles. The policy has two sections, covering loss or damage to your own vehicle and liability for damage to third-party property.

Let us work with you to develop an insurance program tailored to your specific requirements.

As well as photographic equipment insurance, we can provide cover for any or all of the following: equine and livestock, business package, musical instruments, bathing boxes, town planners, credit, employment practices, liability, motor vehicles, property, home and contents, travel, construction and builders warranty, directors and officers liability, industrial special risks, marine, personal accident, professional indemnity, energy, promotional, and worker's compensation.

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## **General advice warning**

This document has been provided without taking into account your objectives, financial situation or needs. You must therefore assess whether it is appropriate, in light of your own individual circumstances, to act upon the information. The document is a summary of the insurance so please refer to the policy and our product disclosure statement for full details prior to making any decision to acquire this product. Insurance cover will not begin until your application has been accepted and the premium paid.