

Photographers

PROFESSIONAL LIABILITY

Like other professionals who provide a service, photographers are at risk for liability exposure. An unintended error or simple mix-up while on the job could result in damage to the end product or even cause harm to others. Due to perceived—or real—negligence (as a result of insured services), a dissatisfied customer's allegation can quickly turn to litigation, putting a business owner's finances and reputation in danger. Our **Photographers Professional Liability** coverage can help by providing peace of mind about these uncertain circumstances, allowing our shutterbug clients to stay focused on what they do best!



Coverage Highlights

- Limits up to \$3 million per claim; deductibles starting as low as \$1,000
- Prior Acts coverage available
- Right and duty to defend policy
- Personal injury coverage (libel, slander, product disparagement)
- Up to \$500 per day for loss of earnings due to required claim-related appearance
- Up to \$10,000 per policy period in claims expense for disciplinary proceedings
- Separate limit of liability for defense and claims expenses available
- Bodily injury and property damage coverage as a result of insured services available
- Privacy and first-party coverage available

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