



P.O. Box 317  
One Kendell Square  
Cambridge, MA 02139

**LIABILITY & PROPERTY INSURANCE SPECIFICATIONS  
FOR MEMBERS OF PHOTO.NET**

Hilb Rogal & Hobbs of Philadelphia, LLC  
600 W. Germantown Pike, Suite 300, Plymouth Meeting, PA 19462  
Phone 610-260-4360 FAX 610-260-4367  
[einsurance@HRH.com](mailto:einsurance@HRH.com) or [Dale.Wittick@HRH.com](mailto:Dale.Wittick@HRH.com)

THE TWO INSURANCE OPTIONS AVAILABLE ARE:  
**LIABILITY & EQUIPMENT OR LIABILITY ONLY COVERAGES**  
Coverage territory is extended to USA, Canada, and United States territories and possessions.  
There is no coverage outside of the coverage territory.  
Coverage is in effect after you receive your certificate of insurance.

**General Liability**

- First professional is \$175.00 annual premium.
- Each additional professional or assistant is \$60.00.
- Master Photo.net general liability policy with each member as an individual insured.
- Comprehensive liability limits:
  - \$1,000,000 Per Occurrence
  - \$10,000,000 Aggregate
  - \$2,000,000 Products & Completed Operations Aggregate
  - \$300,000 Fire Damage Legal Liability
- **No deductible for any general liability claim**
- **LIMITS APPLY PER CLAIM AND THE \$10 MILLION AGGREGATE IS SHARED BY ALL MEMBERS**
- Covers you for sums that you become legally obligated to pay as a result of bodily injury or property damage arising out of your business operation except for those causes of loss specifically excluded.
- Premises owners are included as additional insured
- No charge for Additional Insured Certificates
- Coverage DOES NOT include operation of inflatables, pyrotechnics or animals.
- **\$10,000 Personal & Advertising Injury Coverage**
- Premium is fully earned with receipt of certificate.
- Liability coverage may be extended to cover your business operations from an office or studio location at an additional premium. (Note: office coverage may be available if you work out of your home).
- Major exclusions are erroneous distribution, surveillance, pornography, errors & omissions, trespassing and assault & battery.

**Equipment Coverage**

- Rate of \$1.00 per \$100.00 of scheduled equipment.
- Minimum premium is \$150.00 for first \$15,000.
- Master Photo.net property insurance policy with each member as an individual insured.
- Coverage is for videography and photography equipment and related accessories and applies while on and off your premises. Risks of direct physical loss, except for those causes of loss specifically excluded.
- Covered cause of loss means direct physical loss excluding: earth movement, volcanic eruption, flood, governmental action, dishonest acts by you.
- Valuation is on a replacement cost basis.
- \$250.00 deductible per loss
- You may insure office equipment and office furniture at the same rate.
- Additional property acquired during the policy term is covered after notice to HRH with an updated equipment list. Please notify us as soon as you purchase additional equipment
- Covered cause of loss means direct physical loss excluding: earth movement; volcanic eruption; flood governmental action; dishonest acts by you.
- Theft and mysterious disappearance claims are covered as long as there are signs of forced entry.
- A copy of the police report is required to process a covered theft claim.
- For equipment coverage to be in effect, your scheduled equipment list must be at HRH, and your certificate stating your insured scheduled equipment value.

**These specifications are a general summary of coverages and terms. Allow 48 hours for receipt of your certificate and coverage to begin. Your specific effective and expiration dates are shown on your certificate. Your coverage will expire next year on the first day of the same month it is purchased.**