



The following information is provided by Taylor & Taylor especially for ASMP members. Details of contact information are in the Benefits section on ASMP's Web site.

### **Insurance programs for ASMP Members**

The American Society of Media Photographers and Taylor & Taylor, Ltd. are pleased to offer the following insurance programs as a benefit to ASMP members. Next to each type of coverage is a brief description of the benefits provided. For a more in depth explanation of the coverage, please contact Taylor & Taylor at (800) 922-1184 outside of New York or (212) 490-8511 for the New York office or (310) 826-7200 for the California office.

1. **ASMP Prosurance:** An insurance policy that provides coverage for many of the basic insurance needs of a professional photographer.

#### **Coverage:**

- a. Contents
- b. Business Interruption & Extra Expense
- c. Cameras (Worldwide, Includes Breakage & Earthquake, Replacement Cost, \$250 Deductible)
- d. Film & Valuable Papers (Covers the cost to recreate a job if your film is stolen or destroyed in a fire)
- e. Bailee (Covers other people's property in your care, custody or control that you are photographing; both on and off your premises)
- f. Commercial General Liability (Provides basic bodily injury and property damage liability coverage. Note, the policy has been expanded to provide coverage for property damage to locations used as part of a photographic location. Includes coverage for additional insureds)
- g. Nonowned and Hired Automobile Liability
- h. Errors & Omissions Liability for those members who meet the eligibility guidelines and complete a separate application.

#### **Optional Coverages:**

- a. Workers Compensation & Employers Liability
- b. Umbrella Liability
- c. Business Automobile

2. **ASMP Laboratory Processing Errors Coverage:** Covers the cost to recreate the job in the event the film is destroyed while being developed by the laboratory.

	<u>Limit</u>	<u>Deductible</u>
Limit Per Loss and Per Year	\$ 10,000	\$250
<p>\$250 Premium</p>		

3. **ASMP Still Photographers Package Policy:** Provides coverage for larger productions that exceed the coverage limit for film under the ASMP Prosurance policy or the processing error limit in the ASMP Laboratory Processing policy. Listed below are the sample coverages included in this policy.

	<u>Limit</u>	<u>Deductible</u>
Negative Film, Faulty Stock, Camera & Processing	\$ 50,000	10% of loss \$ 500 Minimum \$2,500 Maximum
Props, Sets & Wardrobe	\$ 50,000	\$ 500
Miscellaneous Equipment		
Rented Cameras	\$ 25,000	\$ 250
Props Cars	\$ 15,000	\$1,000
Extra Expense	\$ 50,000	\$ 250
Third Party Property Damage	\$100,000	\$ 250

4. **ASMP Disability Income Policy:** Provides coverage to protect the income of the photographer in the event of disability due to accident or sickness. The maximum monthly benefit available is \$4,000 for a member under age 50.
  
5. **Accidental Death & Dismemberment Policy:** Provides a lump sum payment in the event the photographer dies accidentally or a lesser amount if the photographer loses a limb as the result of an accident. The maximum death benefit available is \$500,000. The premiums for this coverage are as follows:

Accidental Death & Dismemberment Limit	Annual Premium
\$100,000	\$ 60
\$200,000	\$120
\$300,000	\$180
\$400,000	\$240
\$500,000	\$300

6. **Camera Floater:** Provides coverage for owned cameras and equipment. Coverage is worldwide. Please note this policy contains a locked vehicle warranty.

**THIS HANDOUT IS MERELY A HIGHLIGHT OF THE COVERAGES AVAILABLE TO ASMP MEMBERS. IT IS NOT INTENDED TO REPLACE OR SUPERSEDE ANY OF THE TERMS AND/OR CONDITIONS OF THE POLICY CONTRACTS. PLEASE REFER TO THE ACTUAL POLICY CONTRACTS FOR AN EXACT DETERMINATION OF COVERAGE AS THE POLICIES CONTAIN SPECIFIC EXCLUSIONS NOT OUTLINED IN THIS HANDOUT.**