



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.

### Still Photographer's Package Policy

The Gulf Still Photographer's Package Policy is a supplement to the current ASMP Prosurance Policy.

The features of the Still Photographer's Package Policy are as follows:

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

Important features of this policy are as follows:

- a. The policy automatically provides coverage for rented camera and lighting equipment.
- b. The policy automatically provides physical damage coverage for prop cars up to \$15,000 if they are traveling at a speed less than 30 mph.
- c. The policy automatically provides coverage for props, sets & wardrobe up to \$50,000 with a \$10,000 sub-limit for jewelry, furs, fine arts, antiques, and objects of art etc...

The negative film coverage is similar to that of the ASMP Prosurance policy. Both policies protect against fire, theft and water damage to film. Both the Still Photographer's Package policy and the ASMP Prosurance policy require that the images be recreated in order to collect under the policy.

The faulty stock, camera & processing coverage of the Still Photographer's Package policy protects against bad film, camera malfunction and laboratory errors. The ASMP Lab coverage, which is not part of the ASMP Prosurance policy, does not protect against bad film or camera malfunction.

The extra expense section of the Still Photographer's Package policy is different than the extra expense section in other property policies. The ASMP Prosurance extra expense section covers extra expenses that arise from the location listed in the policy. The extra expense section of the Still Photographers Package policy covers the extra expenses resulting from damage to equipment, props, sets & wardrobe and the location. If someone stole your cameras out of your car on location and you had to rent replacement camera equipment, the extra expense section of the Still Photographer's Package policy would pay the claim. Likewise, if you could not shoot on the scheduled day because of the camera theft and had to pay the crew, the policy would pay those expense as well; up to the policy limit.

**THIS HANDOUT IS MERELY A HIGHLIGHT OF THE GULF STILL PHOTOGRAPHER'S PACKAGE POLICY. IT IS NOT INTENDED TO REPLACE OR SUPERSEDE ANY OF THE TERMS AND/OR CONDITIONS OF THE POLICY. PLEASE REFER TO THE ACTUAL POLICY FOR AN EXACT DETERMINATION OF COVERAGE AS THE POLICY CONTAINS SPECIFIC EXCLUSIONS NOT OUTLINED IN THIS HANDOUT.**