

## *your insurance agent checklist*



Your photography business is as unique as the portraits you take, and you need an insurance plan that covers all of your varied risks. Take this checklist with you when you're talking to any insurance professional to make sure all of your insurance needs will be met.

Do you offer the following coverages tailored for studio and commercial photography businesses?

- Professional Liability Coverage
- Camera Coverage—on and off premises
- Equipment Breakdown Insurance
- Personal and Advertising Liability Coverage
- Utilities Services Coverage
- Valuable Papers and Records Coverage

Do you offer all of these business insurance coverages?

- Business Property Insurance
- Business Liability—including medical payments
- Worker's Compensation Coverage
- Business Umbrella Insurance
- Business Auto—including hired and non-owned
- Business Interruption Insurance
- Business Crime Insurance
- Computer Coverage

I have some specific concerns about my business. (List these below.) Can you cover these?

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Here are some additional questions to ask your agent.

What do you think is my biggest risk?

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How many studio and commercial photography businesses do you work with?

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Will you review my insurance needs regularly?

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Do you offer free, onsite loss control services for photography related businesses?

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Do you offer other loss prevention tools and information I can use on my own?

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Is claims service available 24/7?

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What do I need to do to file a claim?

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What are my billing and payment options?

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Are your claims professionals specially trained to handle studio and commercial photography insurance issues?

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As an insurance agent, are you a member of any business associations such as the local Chamber or Commerce or Small Business Administration?

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Are there any special discounts or features available to me as a business owner?

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What's your company's financial rating?

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Agent name \_\_\_\_\_

Work phone number \_\_\_\_\_

Cell phone number \_\_\_\_\_

Address \_\_\_\_\_

Email \_\_\_\_\_

