

## “INDEMNIFICATION” PROGRAMS FOR PHOTOGRAPHERS WHAT YOU SHOULD KNOW ABOUT ERRORS & OMISSIONS COVERAGE

### Why Your Clients Buy from Professionals.

Skill, creativity, and professionalism set you apart from other photographers and videographers. Your expertise attracts satisfied clients to your business, and these clients later tell friends and family about the excellence of your work. With a solid reputation, business and income grow. But, **what could happen to your reputation if something goes wrong with a job?** How quickly might the word spread about blurry photographs, missing formals, or a lost album?

### Protecting Your Reputation.

In selecting you over your competitors or the “hobbyist”, clients demand a high standard of excellence and expect quality workmanship. If a client claims that you have failed to perform adequately, you risk having to defend yourself alone, paying the cost of damages out of your own pocket. Worse yet, if you are challenged with a lawsuit, you risk paying attorney fees and expenses to defend your name and reputation.

### Why Errors & Omissions Coverage?

Errors & Omissions, Professional Liability, and other plans present an affordable method of protecting yourself if things go wrong during or after a shoot. Becoming involved in a program that would pay expenses to calm angry clients as well as defend you against litigation is the choice progressive photographers make every day with Package Choice.

### ERRORS & OMISSIONS COVERAGE – KEY CONSIDERATIONS

- Are mistakes committed by employees and independent contractor photographers covered?
- What is the maximum limit provided to pay a single claim?
- Is there a deductible?
- Is the plan backed by a financially solid insurance carrier?
- Are attorney’s fees covered?
- Will the policy continue to cover you even after it expires?
- Does your agent understand the coverage and respond to your needs in a timely manner?

### Want More Information on Package Choice?

Contact: 866.977.4725  
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#### Visit our Website:

[www.packagechoice.com](http://www.packagechoice.com)

*Please note: This document presents an OVERVIEW of coverage and does not substitute nor provide any coverage. The language within the actual policy issued will prevail and constitute the basis for any coverage in the event of a filed claim.*