



PROOFS!

For the informed Professional Photographer & Videographer

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WORKING OUT OF YOUR HOUSE? PROTECT YOUR IN-HOME PHOTO OR VIDEO BUSINESS

In a recent survey, the Independent Insurance Agents of America (IIAA) determined that a staggering 60% of in-home businesses are not adequately insured against some routine losses. More than half of the 43 million Americans working from home today face property losses or legal action not covered by standard Homeowners Insurance.

For years, professional photographers and in-home studio owners relied on traditional Homeowners coverage to protect their in-home business investments. As the photographic industry continues to set up shops in homes or converted garages, the danger of uncovered claims is reaching unprecedented levels.

“There is no question that working from home has always enabled photographers to reduce overhead and other expenses,” explains Taylor Usher, Program Manager with Hill & Usher Insurance. “But the often overlooked cost of working from home is insufficient protection from loss.” Working from home makes sense financially; but it leaves your entire business and personal assets at risk when improperly covered.

The best method of reducing risk is careful planning with the right insurance agent. Contact a licensed agent at (866) 977-4725 or thepackage@hillusher.com.

HOW MIGHT HOMEOWNERS INSURANCE COVER YOUR PHOTOGRAPHY BUSINESS?

- Cameras on location or away from your home are only covered up to \$250.
- No Coverage for film or other Valuable Papers.
- Customer slips, falls or other injuries not covered.
- No Coverage for interruption or extra expenses due to fire, theft, or other damage to property.
- No coverage for Damaged Film or Albums.

Source: ISO, Inc. 1991 HO 02-06. Policies vary by insurance company and state. Endorsements Available.

Want More Information on The Package?

Contact: **866.977.4725**
Email: thepackage@hillusher.com

Visit our Website:
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.