

**Q. Who will handle my account?**

A. Most of our accounts are serviced by the St. Paul Travelers Service Center which operates from 8AM to 8PM EST. A few accounts are handled directly by The Hoffberger Insurance Group.

**Q. How do I add or delete equipment from my list?**

A. Those accounts serviced by The St. Paul Travelers Service Center should contact the Center by phone (888-661-3989). Those accounts serviced by the agency should call 410-542-3300 (outside MD: 800-547-5501). If you are adding equipment, provide the make, model, serial number and value for which you would like to insure each piece of equipment.

**Q. How do I get certificates of insurance?**

A. Those accounts serviced by The St. Paul Travelers Service Center should contact the Center by phone (888-661-3989) or via their website at [https://apps.travelers.com/selectservicctr/request\\_certificate.cfm](https://apps.travelers.com/selectservicctr/request_certificate.cfm). Those accounts serviced by the agency should call 410-542-3300 (outside MD: 800-547-5501). Certificates are generally processed the same day that you request them, as long as the coverage that we are asked to verify is already part of your policy. Ordinarily, we fax the certificate directly to the "certificate holder" (ie, the location at which you are shooting). There is no charge for certificates of insurance.

**Q. What are my payment options?**

A. Premiums can be paid annually, on a two-pay, four-pay, six-pay, or ten-pay plan. A \$6 fee is added to each installment.

**Q. How do I place a value on my equipment?**

A. The policy is written on a Stated Value basis, so you assign a value to each piece of equipment based on what you would expect to get in the event of a loss. You can use the replacement cost (what it would cost to replace the item with one that that is new) or a depreciated cost (in the event that you would replace the item with something from the used market). If you wish to insure an item at its replacement cost and the same model camera is no longer being manufactured, you are entitled to assign the cost of a more expensive model to the one that you have, assuming that the model is the "next generation" of the one you are using.

**Q. How do I buy the policy/what happens next?**

A. Once your application has been approved, all that is required in order to buy the policy is your verbal authorization. We will bind the coverage with the carrier and send you a confirmation letter, including a copy of your schedule. You will receive an invoice from the insurance carrier in about 3 ½ weeks; however, your coverage will be in force as of the time you instruct us to place the policy.

**Q. Is my camera equipment covered overseas?**

A. Yes. Scheduled camera equipment is covered worldwide. (Please note that acts of war are not covered, so taking your equipment into a war zone could result in an uninsured loss.)

**Q. Is my computer equipment covered the same as is my camera equipment?**

A. Computer equipment is covered on a replacement cost, rather than stated value, basis. The primary difference is that you will not be required to itemize your computer equipment, and you will be paid what it costs to replace the equipment as determined at the time of the loss (not in advance of the loss, as is the case with camera equipment). Computer equipment is insured on a worldwide basis.

**Q. What is the minimum premium for a policy?**

A. The minimum premium varies according to the state in which you are based. In no case is the minimum premium higher than \$750.

**Q. Where is The Hoffberger Insurance Group located?**

A. We are located in Baltimore, Maryland.

**Q. Do you provide insurance for people who just want camera equipment coverage?**

A. No. Our policy is designed for the full-time, professional photographer who needs liability insurance in addition to property/equipment coverage.

**Q. Can I get a short-term policy?**

A. No. Because we cater to the full-time professional, our policy is written only on an annual basis.

**Q. Who do I call when I have a claim?**

A. We prefer that you call us first so that we can instruct you concerning the claim process. Following that, you will call the St. Paul Travelers Claims Center at 800-252-4633.

**Q. What is the basic limit of liability for your policy?**

A. The General Liability limit is \$1 million per occurrence and \$2 million annual aggregate. This means that the most the carrier will pay for one general liability claim is \$1 million and the most that they will pay for the sum of all general liability claims in the course of a policy year is \$2 million.

**Q. In what states do you write this coverage?**

A. We are licensed to sell our Photographers Insurance Package policy in most states and in the District of Columbia. Please inquire to determine if your state is included.