

PHOTOGRAPHERS QUESTIONNAIRE/BROCHURE

To apply for our Photographers Insurance Package Policy, simply complete and return this questionnaire.

VIA FAX
410-542-3399

VIA MAIL
The Hoffberger Insurance Agency
5700 Smith Avenue
Baltimore, Maryland 21209-3610

VIA EMAIL
Phoffberger@hoffberger.com

Please feel free to call with your questions. Our number is 410-542-3300 (or 1-800-547-5501 for outside of Maryland).

Your name _____

Business name _____

Phone () _____ Fax () _____

Email Address: _____

Mailing Address:

Studio Location if different from above:

Status: () Individual () Partnership () Corporation () Other _____

Interest in premises: () Tenant () Owner-Occupant

Name of current/prior insurance carrier _____

Losses in the last 3 years: () Check here if none

Loss date	Description	Amount paid	Open	Closed
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

Payment plan desired () four-pay () six-pay () ten-pay
Note: \$6.00 fee added to each installment

Square feet occupied by you _____

What is the construction of your building (ie. wood frame, brick, etc.)?

Building occupancy: Single Multiple
Building at least 75% sprinklered? Yes No

Year building built _____ Number of stories _____

If building is more than 25 years old, have electrical, plumbing and heating systems and surfaces (roof, siding, parking lot, etc.) been inspected by a qualified contractor or inspection service?
 Yes No

In what year were the following systems last updated?
Electrical _____ Plumbing _____ Heating _____ Roofing _____

Number of fire extinguishers _____

Smoke detectors installed? Yes No
Are smoke detectors hardwired? Yes No

Burglar alarm Yes No
Type (circle) local silent central station

Fire alarm Yes No
Type (circle) local silent central station

Security service Yes No

Surge protectors on computer equipment? Yes No

Dead bolts Yes No
Barred Windows Yes No

In what year did you start this business? _____

How many years of experience do you have in photography? _____

How many years have you been at this location? _____

Have you ever filed for bankruptcy? _____

What percent of your work is on location? _____

Total number of employees _____
Full time _____ Part time _____

What is your specialty (i.e., advertising, editorial)

Annual gross sales _____

Do you conduct any other business? Yes No
If yes, specify occupation & name of company you work for

THE PHOTOGRAPHERS INSURANCE PACKAGE POLICY

\$ _____ OWNED CAMERA EQUIPMENT LIMIT PHOTOGRAPHIC EQUIPMENT

FLOATER: All-risk, worldwide coverage for your cameras and accessories. Coverage is on a stated-value basis, meaning you should insure each item for the full amount required to replace it. For example, if you would replace a Nikon F6 by buying it new but would replace your old Hasselblad 500C/M by going to the used market, indicate the appropriate acquisition costs on your schedule.

\$ _____ **RENTED AND BORROWED EQUIPMENT:** At your option, insure equipment which you rent or borrow from others. Coverage is available on a blanket basis at limits of \$2,000, \$5,000, \$10,000, \$20,000, \$25,000 or \$30,000.

\$ _____ **STUDIO/OFFICE CONTENTS & COMPUTER EQUIPMENT:** All-risk coverage for such items as darkroom equipment, studio furnishings, general office contents and computer equipment. The policy automatically provides a limit of \$10,000.

INCLUDED LOSS OF BUSINESS INCOME: Pays you net income and normal operating expenses while you restore your business after a covered loss. Business income protection applies more to studio photographers than to location photographers. Coverage is automatic up to the actual loss sustained for a 12-month period.

INCLUDED EXTRA EXPENSE: Covers the additional costs, such as rental of studio space, in the event that your space is damaged.

\$25,000 ACCOUNTS RECEIVABLE: Pays you amounts due from your customers that you are unable to collect as a result of covered loss to your records of accounts receivable. The policy automatically provides a limit of \$25,000. Please indicate if you wish higher limits.

\$ _____ **TEMPORARY CUSTODY COVERAGE:** Insure property of others while in your custody, for up to fourteen days. This benefit is extremely valuable to advertising and fashion photographers who may be using expensive clothing or consumer products as the subject matter of their photographs. Temporary Custody Coverage is available on a blanket basis at limits of \$5,000, \$10,000, \$20,000 or \$25,000.

UP TO \$25,000 PORTFOLIOS/ VALUABLE PAPERS: Insure the cost to reproduce your portfolios (assuming you have the original images) in the event of theft or destruction by a covered loss. Also covers the portfolio case. Please indicate if you wish higher limits.

\$ _____ **EQUIPMENT RENTAL REIMBURSEMENT:** Covers the cost to rent equipment while yours is being repaired or replaced as a result of theft or other covered loss. Limits available are \$1,000 or \$2,500.

\$ _____ **GENERAL LIABILITY INSURANCE:** Protection for your acts, and those of your assistants, against bodily injury and property damage claims. The policy automatically provides a limit of \$1 million. Please indicate if you wish higher limits.

INCLUDED HIRED AND NON-OWNED AUTO: Provides liability-only coverage for your business for claims involving assistant's personal vehicles or vehicles you rent or hire. This coverage is excess over any primary coverage which the owner of the vehicle might have.

**FAX YOUR COMPLETED QUESTIONNAIRE WITH A LIST OF YOUR CAMERA EQUIPMENT INCLUDING MAKE, MODEL AND SERIAL NUMBER TO THE ATTENTION OF "PHOTO INSURANCE" AT THE HOFFBERGER INSURANCE AGENCY
410-542-3399**

For further information, call 410-542-3300 (1-800-547-5501 outside of Maryland)