



Cover Photography Equipment with RLI Home Business Insurance

Photography equipment is expensive, ask any photographer. Photographers' Business Personal Property values may be in excess of \$20,000. If a loss happens, how difficult would it be to replace that property without any interruption in business operations? A **Home Business Insurance** policy from RLI will lessen the stress when the unexpected happens.

Consider the following real-life claim scenarios and the benefits of insuring photographers with a **Home Business Insurance** policy.

SCENARIO #1: Damage to camera lens

Incident: Insured was taking pictures of the sunset one fall evening. Holding the camera strap in their hand, they walked down the concrete path to get a better angle. The strap of the camera broke causing the camera to drop to the ground, shattering the lens in many pieces.



Outcome: RLI paid the \$1300 repair cost and the insured had their camera repaired in less than one week.

SCENARIO #2: Theft of camera equipment from car

Incident: Insured was on their way to capture the images for their client's wedding, needing to stop at the local convenience store on their way. In just ten minutes, their car was broken into and their bag of camera equipment was gone.

Outcome: RLI paid the \$12,000 limit to replace the insured's inventory, as well as covering the Extra Expense of \$2300.00 the insured incurred for renting similar equipment allowing them to fulfil their business commitment to their client.

SCENARIO #3: Total fire loss

Incident: A fire broke out destroying the insured's home and all of the property inside the home. The insured was not able to salvage anything, suffering a total loss to both their personal and business property.

Outcome: RLI paid the \$55,000 policy limit to replace all of the insured's inventory, as well as covering the Business Income loss of \$25,000 the insured sustained until they were able to get their business up and running again.

Business Personal Property coverage is just one of many valuable coverages photographers should not go without. RLI's **Home Business Insurance** policy provides this important coverage along with Business Income, Extra Expense and Business Liability coverage. Help your photographers make wise decisions when purchasing coverage for their business operations.

Coverage includes up to \$1 million in business liability protection, up to \$100,000 comprehensive coverage for business personal property, \$5,000 per person for medical payments to customers injured on-premises and coverage for loss of income.

For more information on RLI's **Home Business Insurance** policy, or to contact your state's administrator, visit www.iiaba.net/homebusiness.