

Two for Tuesday Archives Edition

Need Assistance?

bigimarkets@iiaba.net 703-647-7800 (9am-5pm ET)

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Are Your Wedding Photographers Covered for Drone Usage?



Wedding photography has become much more than capturing the standard photos and video of the happy day. More and more photographers are adding drones to their portfolio of work to chronical the event from all viewpoints.

Ensure your wedding photographers who work with drones are protected with an RLI Home Business Insurance policy.

Unmanned Aircraft Coverage is liability coverage offered to home business insureds who operate a drone or pay a drone operator to provide services for their business. Owned drones can also be an included business personal property coverage based on a specified peril basis. The annual rating for liability coverage starts as low as \$200 for an unmanned aircraft a photographer may operate or \$100 for the vicarious liability exposures

associated with a photographer hiring someone to operate a drone to support their business.*

Coverage Highlights:

- Up to \$1 million in business liability protection
- Up to \$100,000 of comprehensive coverage for business personal property
- \$5,000 per person for medical payments to customers injured on-premises
- Coverage for loss of income
- The annual rating for liability coverage starts as low as \$200 for an unmanned aircraft
- Coverage extends to business personal property in transit or temporarily off-premises.

Learn more at www.iiaba.net/home-business.

The product and eligibility may have been revised or discontinued since the original article was written. Review the Information page for each product on Big "I" Markets for current content and instructions.

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^{*}Unmanned aircraft coverage is not available in the state of New York.