

# Photographers' Business Liability Insurance Plan

*Providing up to \$1,000,000 of coverage each year!*

## The Solution for Photographer's Liability Risk

Many facilities now require photographers who are using their site to purchase liability insurance – unfortunately, many insurance companies are unwilling or charge high premiums to write a “special events” policy – the Photographers Business Liability Plan is the coverage you need.

## Who should apply?

This plan has been designed for those Photographers who operate as independent contractors and is ideal if you own or operate a small studio. It covers liability exposures both in and out of your studio. This Plan also protects your employees. Officers and employees are insured when named in a covered lawsuit as a result of business activities when they are acting on your behalf.

## Comprehensive Coverage

This policy provides up to \$1,000,000 for each occurrence and up to a \$2,000,000 aggregate limit each year. It provides comprehensive coverage for lawsuits resulting from bodily injury and property damage for which you might be responsible...including photographic sessions at malls, churches, hotels, etc.

In addition to the \$2,000,000 aggregate limit, this Plan also pays defense costs for a covered claim. And all first aid costs incurred at the time of an accident will also be paid.

## What Types of Lawsuits May be Covered by the Plan?

- Suits arising out of covered bodily injury which occurs on or off premises as a result of your business activities.
- Suits arising out of covered damage to property of others resulting from your photographic business activities.
- Suits arising out of personal injury and advertising injury, including libel, slander, defamation of character, false arrest, detention and malicious prosecution.
- Suits arising out of products liability resulting from the serving of food and beverages or other products.
- Suits arising out of host liquor liability when serving or giving alcoholic beverages at functions incidental to your business provided that no permit or license is required prior to serving alcohol. Businesses should check with individual states regarding liquor law regulations.
- Suits arising out of real or alleged faults in work completed by or for your business resulting in bodily injury.
- Suits arising out of the use of automobiles not owned by you but used for business activities. (Not available in all states.)
- Suits arising from injury caused by the rendering of or failure to render health care services by non-professionals.
- Suits arising from fire damage liability for up to \$100,000.
- Defense against such suits even though the charges made may be groundless, false or fraudulent.

## Never Pay a Deductible!

**There's no deductible.** The Photographers' Business Liability Insurance Plan does not require a deductible before it starts to pay. All claims will be defended on a first-dollar basis – you don't have to pay a cent more than your initial premium! If you've ever compared the cost of similar coverage you can purchase individually, you might have had to decide on a large deductible to keep the cost down. With the Photographers' Liability Insurance Plan your cost is already lower – because the buying power of the entire membership is working for you.

## Designed and Priced Just for You...

Since no two Photographers are alike, this plan has been designed so that each application is separately reviewed for a premium quotation. The cost of this coverage varies by the state in which you reside.

## It's Easy to Apply:

1. Complete, date and sign application enclosed. Be sure to fill out all questions thoroughly.
2. Email, Mail or fax your completed application to the Administrator.
3. Upon approval, the Administrator will send you your premium quotation. You are under no further obligation.

## Program Administrator:



Mercer Consumer,  
a service of Mercer Health & Benefits Administration LLC\* ("Mercer Consumer")  
P.O. BOX 14575  
Des Moines, IA 50306

Phone: 800-503-9227  
Fax: 515-365-3005

**Email:** [plsdsteam.service@mercer.com](mailto:plsdsteam.service@mercer.com)

\*Mercer Consumer is a registered trade name of Mercer Health & Benefits Administration LLC.

*This material explains the general purpose of the insurance but in no way changes or affects the policy that is actually issued. Complete details can be found in the insurance policy.*

**PHOTOGRAPHERS' BUSINESS LIABILITY INSURANCE PLAN APPLICATION**  
 (Please be sure to print or type and sign the last page.)

**NAME OF INDIVIDUAL OR GROUP:** \_\_\_\_\_  
**PERSON TO CONTACT:** \_\_\_\_\_  
**Address:** \_\_\_\_\_  
**City:** \_\_\_\_\_ **State:** \_\_\_\_\_ **Zip:** \_\_\_\_\_  
**Work Phone:** \_\_\_\_\_ **Fax#:** \_\_\_\_\_  
**Home Phone:** \_\_\_\_\_  
**Email:** \_\_\_\_\_  
**Website:** \_\_\_\_\_

1. Please indicate which applies to your business:  Individual  Partnership  Corporation  LLP  LLC  
 If corporation, LLP or LLC applies, please indicate your FEIN/Tax ID: \_\_\_\_\_

2. Does your company lease studio premises or office space?  YES  NO  
 (If yes, please attach an explanation, including square footage.)

3. Annual gross receipts (sales) for the past 3 years:  
 Past year \_\_\_\_\_ 1<sup>st</sup> prior \_\_\_\_\_ 2<sup>nd</sup> prior \_\_\_\_\_ 3<sup>rd</sup> prior \_\_\_\_\_

a. How long have you been in the photography industry? \_\_\_\_\_  
 b. How long have you been in business? \_\_\_\_\_

4. Please describe all of your business activities (i.e. weddings, portraits, produce advertisements, etc.)  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

5. Do you perform any aerial, underwater or war correspondent photography?  YES  NO

6. Have you had any liability claims in the past five years?  YES  NO

7. Please provide your past 5-years of liability insurance policy history. If coverage was not in place, check "NONE."  
 NONE

Insurance Company	Expiration Date	Annual Premium

# PHOTOGRAPHERS' BUSINESS LIABILITY INSURANCE PLAN APPLICATION

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## FRAUD WARNINGS

**NOTICE TO APPLICANTS:** ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR OTHER PERSON FILES AN APPLICATION FOR INSURANCE OR STATEMENT OF CLAIM CONTAINING ANY MATERIALLY FALSE INFORMATION OR, CONCEALS, FOR THE PURPOSE OF MISLEADING, INFORMATION CONCERNING ANY FACT MATERIAL THERETO, COMMITS A FRAUDULENT ACT, WHICH IS A CRIME AND MAY SUBJECT SUCH PERSON TO CRIMINAL AND CIVIL PENALTIES.

**NOTICE TO ALABAMA APPLICANTS:** ANY PERSON WHO KNOWINGLY PRESENTS A FALSE OR FRAUDULENT CLAIM FOR PAYMENT OF A LOSS OR BENEFIT OR WHO KNOWINGLY PRESENTS FALSE INFORMATION IN AN APPLICATION FOR INSURANCE IS GUILTY OF A CRIME AND MAY BE SUBJECT TO RESTITUTION FINES OR CONFINEMENT IN PRISON, OR ANY COMBINATION THEREOF.

**NOTICE TO ARKANSAS, NEW MEXICO AND WEST VIRGINIA APPLICANTS:** ANY PERSON WHO KNOWINGLY PRESENTS A FALSE OR FRAUDULENT CLAIM FOR PAYMENT OF A LOSS OR BENEFIT, OR KNOWINGLY PRESENTS FALSE INFORMATION IN AN APPLICATION FOR INSURANCE IS GUILTY OF A CRIME AND MAY BE SUBJECT TO FINES AND CONFINEMENT IN PRISON.

**NOTICE TO COLORADO APPLICANTS:** IT IS UNLAWFUL TO KNOWINGLY PROVIDE FALSE, INCOMPLETE, OR MISLEADING FACTS OR INFORMATION TO AN INSURANCE COMPANY FOR THE PURPOSE OF DEFRAUDING OR ATTEMPTING TO DEFRAUD THE COMPANY. PENALTIES MAY INCLUDE IMPRISONMENT, FINES, DENIAL OF INSURANCE, AND CIVIL DAMAGES. ANY INSURANCE COMPANY OR AGENT OF AN INSURANCE COMPANY WHO KNOWINGLY PROVIDES FALSE, INCOMPLETE, OR MISLEADING FACTS OR INFORMATION TO A POLICYHOLDER OR CLAIMANT FOR THE PURPOSE OF DEFRAUDING OR ATTEMPTING TO DEFRAUD THE POLICYHOLDER OR CLAIMANT WITH REGARD TO A SETTLEMENT OR AWARD PAYABLE FROM INSURANCE PROCEEDS SHALL BE REPORTED TO THE COLORADO DIVISION OF INSURANCE WITHIN THE DEPARTMENT OF REGULATORY AUTHORITIES.

**NOTICE TO DISTRICT OF COLUMBIA APPLICANTS:** WARNING: IT IS A CRIME TO PROVIDE FALSE OR MISLEADING INFORMATION TO AN INSURER FOR THE PURPOSE OF DEFRAUDING THE INSURER OR ANY OTHER PERSON. PENALTIES INCLUDE IMPRISONMENT AND/OR FINES. IN ADDITION, AN INSURER MAY DENY INSURANCE BENEFITS IF FALSE INFORMATION MATERIALLY RELATED TO A CLAIM WAS PROVIDED BY THE APPLICANT.

**NOTICE TO FLORIDA APPLICANTS:** ANY PERSON WHO KNOWINGLY AND WITH INTENT TO INJURE, DEFRAUD, OR DECEIVE ANY INSURER FILES A STATEMENT OF CLAIM OR AN APPLICATION CONTAINING ANY FALSE, INCOMPLETE OR MISLEADING INFORMATION IS GUILTY OF A FELONY OF THE THIRD DEGREE.

**NOTICE TO KANSAS APPLICANTS:** ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD, PRESENTS, CAUSES TO BE PRESENTED OR PREPARED WITH KNOWLEDGE OR BELIEF THAT IT WILL BE PRESENTED TO OR BY AN INSURER, PURPORTED INSURER, BROKER OR ANY AGENT THEREOF, ANY WRITTEN, ELECTRONIC, ELECTRONIC IMPULSE, FACSIMILE, MAGNETIC, ORAL, OR TELEPHONIC COMMUNICATION OR STATEMENT AS PART OF, OR IN SUPPORT OF, AN APPLICATION FOR THE ISSUANCE OF, OR THE RATING OF AN INSURANCE POLICY FOR PERSONAL OR COMMERCIAL INSURANCE, OR A CLAIM FOR PAYMENT OR OTHER BENEFIT PURSUANT TO AN INSURANCE POLICY FOR COMMERCIAL OR PERSONAL INSURANCE WHICH SUCH PERSON KNOWS TO CONTAIN MATERIAL FALSE INFORMATION CONCERNING ANY FACT MATERIAL THERETO; OR CONCEALS, FOR THE PURPOSE OF MISLEADING, INFORMATION CONCERNING ANY FACT MATERIAL THERETO COMMITS A FRAUDULENT INSURANCE ACT.

**NOTICE TO KENTUCKY APPLICANTS:** ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR OTHER PERSON FILES AN APPLICATION FOR INSURANCE CONTAINING ANY MATERIALLY FALSE INFORMATION, OR CONCEALS FOR THE PURPOSE OF MISLEADING, INFORMATION CONCERNING ANY FACT MATERIAL THERETO, COMMITS A FRAUDULENT INSURANCE ACT, WHICH IS A CRIME.

**NOTICE TO LOUISIANA APPLICANTS:** ANY PERSON WHO KNOWINGLY PRESENTS A FALSE OR FRAUDULENT CLAIM FOR PAYMENT OF A LOSS OR BENEFIT OR KNOWINGLY PRESENTS FALSE INFORMATION IN AN APPLICATION FOR INSURANCE IS GUILTY OF A CRIME AND MAY BE SUBJECT TO FINES AND CONFINEMENT IN PRISON.

# PHOTOGRAPHERS' BUSINESS LIABILITY INSURANCE PLAN APPLICATION

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## FRAUD WARNINGS (cont.)

**NOTICE TO MAINE APPLICANTS:** IT IS A CRIME TO KNOWINGLY PROVIDE FALSE, INCOMPLETE OR MISLEADING INFORMATION TO AN INSURANCE COMPANY FOR THE PURPOSE OF DEFRAUDING THE COMPANY. PENALTIES MAY INCLUDE IMPRISONMENT, FINES OR A DENIAL OF INSURANCE BENEFITS.

**NOTICE TO MARYLAND APPLICANTS:** ANY PERSON WHO KNOWINGLY OR WILLFULLY PRESENTS A FALSE OR FRAUDULENT CLAIM FOR PAYMENT OF A LOSS OR BENEFIT OR WHO KNOWINGLY OR WILLFULLY PRESENTS FALSE INFORMATION IN AN APPLICATION FOR INSURANCE IS GUILTY OF A CRIME AND MAY BE SUBJECT TO FINES AND CONFINEMENT IN PRISON.

**NOTICE TO MINNESOTA APPLICANTS:** A PERSON WHO FILES A CLAIM WITH INTENT TO DEFRAUD OR HELPS COMMIT A FRAUD AGAINST AN INSURER IS GUILTY OF A CRIME.

**NOTICE TO NEW JERSEY APPLICANTS:** ANY PERSON WHO INCLUDES ANY FALSE OR MISLEADING INFORMATION ON AN APPLICATION FOR AN INSURANCE POLICY IS SUBJECT TO CRIMINAL AND CIVIL PENALTIES.

**NOTICE TO NEW YORK APPLICANTS:** ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR OTHER PERSON FILES AN APPLICATION FOR INSURANCE OR STATEMENT OF CLAIM CONTAINING ANY MATERIALLY FALSE INFORMATION, OR CONCEALS FOR THE PURPOSE OF MISLEADING, INFORMATION CONCERNING ANY FACT MATERIAL THERETO, COMMITS A FRAUDULENT INSURANCE ACT, WHICH IS A CRIME, AND SHALL ALSO BE SUBJECT TO A CIVIL PENALTY NOT TO EXCEED FIVE THOUSAND DOLLARS AND THE STATED VALUE OF THE CLAIM FOR EACH SUCH VIOLATION.

**NOTICE TO OHIO APPLICANTS:** ANY PERSON WHO, WITH INTENT TO DEFRAUD OR KNOWING THAT HE IS FACILITATING A FRAUD AGAINST AN INSURER, SUBMITS AN APPLICATION OR FILES A CLAIM CONTAINING A FALSE OR DECEPTIVE STATEMENT IS GUILTY OF INSURANCE FRAUD.

**NOTICE TO OKLAHOMA APPLICANTS:** WARNING: ANY PERSON WHO KNOWINGLY, AND WITH INTENT TO INJURE, DEFRAUD OR DECEIVE ANY INSURER, MAKES ANY CLAIM FOR THE PROCEEDS OF AN INSURANCE POLICY CONTAINING ANY FALSE, INCOMPLETE OR MISLEADING INFORMATION IS GUILTY OF A FELONY (365:15-1-10, 36 §3613.1).

**NOTICE TO OREGON APPLICANTS:** ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR OTHER PERSON FILES AN APPLICATION FOR INSURANCE OR STATEMENT OF CLAIM CONTAINING ANY MATERIALLY FALSE INFORMATION OR, CONCEALS, FOR THE PURPOSE OF MISLEADING, INFORMATION CONCERNING ANY FACT MATERIAL THERETO, MAY BE GUILTY OF A FRAUDULENT ACT, WHICH MAY BE A CRIME AND MAY SUBJECT SUCH PERSON TO CRIMINAL AND CIVIL PENALTIES.

**NOTICE TO PENNSYLVANIA APPLICANTS:** ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR OTHER PERSON FILES AN APPLICATION FOR INSURANCE OR STATEMENT OF CLAIM CONTAINING ANY MATERIALLY FALSE INFORMATION OR CONCEALS FOR THE PURPOSE OF MISLEADING, INFORMATION CONCERNING ANY FACT MATERIAL THERETO COMMITS A FRAUDULENT INSURANCE ACT, WHICH IS A CRIME AND SUBJECTS SUCH PERSON TO CRIMINAL AND CIVIL PENALTIES.

**NOTICE TO TENNESSEE, VIRGINIA AND WASHINGTON APPLICANTS:** IT IS A CRIME TO KNOWINGLY PROVIDE FALSE, INCOMPLETE OR MISLEADING INFORMATION TO AN INSURANCE COMPANY FOR THE PURPOSE OF DEFRAUDING THE COMPANY. PENALTIES INCLUDE IMPRISONMENT, FINES AND DENIAL OF INSURANCE BENEFITS.

**NOTICE TO VERMONT APPLICANTS:** ANY PERSON WHO KNOWINGLY PRESENTS A FALSE STATEMENT IN AN APPLICATION FOR INSURANCE MAY BE GUILTY OF A CRIMINAL OFFENSE AND SUBJECT TO PENALTIES UNDER STATE LAW.

# PHOTOGRAPHERS' BUSINESS LIABILITY INSURANCE PLAN APPLICATION

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THE UNDERSIGNED DECLARES TO THE BEST OF HIS OR HER KNOWLEDGE THAT THE STATEMENTS SET FORTH HEREIN ARE ACCURATE, TRUE AND COMPLETE. THE UNDERSIGNED AGREES THAT IF THE INFORMATION SUPPLIED ON THIS APPLICATION CHANGES BETWEEN THE DATE OF THIS APPLICATION AND THE EFFECTIVE DATE OF THE INSURANCE, HE/SHE (UNDERSIGNED) WILL IMMEDIATELY NOTIFY THE COMPANY OF SUCH CHANGES, AND THE COMPANY MAY WITHDRAW OR MODIFY ANY OUTSTANDING QUOTATIONS, AUTHORIZATION OR AGREEMENT TO BIND THE INSURANCE. FURTHER, AS PART OF THE UNDERWRITING PROCESS, THE INSURER MAY MAKE ANY INVESTIGATION OR INQUIRY IN CONNECTION WITH THIS APPLICATION AS DEEMED NECESSARY.

FOR MAINE APPLICANTS ONLY, THE FOLLOWING DECLARATION APPLIES:

THE UNDERSIGNED DECLARES TO THE BEST OF HIS OR HER KNOWLEDGE THAT THE STATEMENTS SET FORTH HEREIN ARE ACCURATE, TRUE AND COMPLETE. THE UNDERSIGNED AGREES THAT IF THE INFORMATION SUPPLIED ON THIS APPLICATION CHANGES BETWEEN THE DATE OF THIS APPLICATION AND THE EFFECTIVE DATE OF THE INSURANCE, HE/SHE (UNDERSIGNED) WILL IMMEDIATELY NOTIFY THE COMPANY OF SUCH CHANGES, AND THE COMPANY MAY WITHDRAW OR MODIFY ANY OUTSTANDING QUOTATIONS. FURTHER, AS PART OF THE UNDERWRITING PROCESS, THE INSURER MAY MAKE ANY INVESTIGATION OR INQUIRY IN CONNECTION WITH THIS APPLICATION AS DEEMED NECESSARY.

The PHOTO Business Liability Insurance Plan has been organized as a purchasing group known as the Associations and Professionals General Liability Purchasing Group, a not-for-profit corporation located and domiciled in the state of Illinois pursuant to legislation enacted by Congress known as the Federal Liability Risk Retention Act of 1986. You will automatically become a member of the Purchasing Group when your completed application has been approved and your payment has been received.

For Utah Applicants only, the following applies:

The Application and all relevant documents will be attached to the policy at the time of delivery.

**TO APPLY: Complete this application and mail, fax or e-mail to:**

**Mercer Consumer  
Attn: PF1  
P.O. Box 14404  
Des Moines, IA 50306-9686**

**Phone: 1-800-503-9227  
Fax: 515-365-3005**

**Email: [plsdsteam.service@mercerc.com](mailto:plsdsteam.service@mercerc.com)**

**Signature of applicant:** \_\_\_\_\_ **Date:** \_\_\_\_\_

**Printed Name:** \_\_\_\_\_ **Title:** \_\_\_\_\_

**Agent/Producer Name:** Mark Brostowitz **License Number:** 369380

**PLEASE BE SURE TO SIGN AND DATE THIS PAGE.**

## PHOTOGRAPHERS' BUSINESS LIABILITY INSURANCE PLAN APPLICATION

**Program Administrator:**

Mercer Consumer, a service of Mercer Health & Benefits Administration LLC\* ("Mercer Consumer")  
In CA d/b/a Mercer Health & Benefits Insurance Services LLC

AR Insurance License #100102691

CA Insurance License #0G39709

\*Mercer Consumer is a registered trade name of Mercer Health & Benefits Administration LLC.

**Underwritten by:**

New Hampshire Insurance Company

Granite State Insurance Company

Illinois National Insurance Company

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