

## PSA Club Insurance Benefit

Why are clubs and councils flocking to the Photographic Society of America (PSA) to take advantage of the new PSA club insurance benefit? In today's litigious society many club-meeting venues are requiring clubs and councils to purchase expensive liability policies. Membership Vice President, **Joanne Stolte, APSA, EPSA**, has arranged for e-insurance from the Willis North America Company: one of the few companies to tender insurance strictly for photographers. The company is offering liability and equipment insurance or liability-only insurance to all PSA clubs and councils in the United States and Canada. And as an added feature, low rate liability and equipment insurance is available to individual PSA members.

The cost of the club liability insurance policy is directly related to the number of events a club has per year: for clubs and councils \$175 covers up to 15 events per year; 16 to 30 events a year is \$235; those holding 31 to 45 events a year pay \$295; while those conducting 46 to 60 pay \$295, and those which have 46 to 60 events per year are charged \$355. And how much insurance coverage do you get for your money? Comprehensive liability limits: \$1,000,000 Per Occurrence /\$2,000,000 Aggregate; \$2,000,000 Products & Completed Operations Aggregate; \$300,000 Fire Damage Legal Liability and there is no deductible for bodily injury liability claims. To read a more complete listing of costs and benefits go to the Web site, [http://psa-clubservices.org/club\\_services/getting\\_started.html](http://psa-clubservices.org/club_services/getting_started.html)

The *Mount Baker Camera Club* in Mount Vernon, Washington meets at the local junior college where for the past six years; they were required to have a \$1,000,000 liability insurance policy. **Robert Morgan**, the PSA Club Representative and a member of the Society since 1970 tells us, "The cost started out at \$250.00 per year for \$1,000,000.00. The cost has been going up each year until this year they wanted \$278.00. We decided to look around and see if it could be had for a lower rate. One night by chance, the president's wife found a notice, in the *PSA Journal*, under the Camera Club News heading. I called the PSA office and was given information with a telephone number to call Dale Wittick, the insurance representative. He was very helpful and explained the procedure of getting the policy. When I explained that our present policy expired in three weeks, his comment was 'no problem.' He could take the information over the phone: it would take about 10 minutes and to give him a credit card number, that it could be charged to. He e-mailed me a copy of what the policy covered. Two hours

later, that was received and after a discussion with the club president, Wittick was called back and everything was finished up...The new policy cost us only \$175 per year. That gave us a savings of \$103."

Another happy PSA-member club is the *Altoona Blair County Photographic Society* of Duncansville, Pennsylvania who's President, **Dave Hammaker** tells us, "So far my experience with the company providing the insurance has been good. They were very responsive to my requests for information and were able to get the insurance in place almost immediately. Our club had been operating under the assumption that we were covered by another organization's insurance. I was checking into the coverage when I found out we didn't have any coverage. So I was very happy I could get the PSA club-benefit insurance so quickly. We found the cost to be reasonable. Any club that doesn't have insurance should seriously consider this company."

The *Rockland Photography Club*, of Chestnut Ridge, NY, meets in a local town facility and is required to have insurance which at one time was costing the club \$764 per year. Although they were able to reduce the cost to \$477, this was still a steep price for a 25-member club that meets approximately 25 times a year. Club treasurer, **Peter Gordy**, tells us that after reading an article in the *PSA Journal*, the club contacted the agent for the Willis North America Company, and was able to buy insurance for a much lower premium of \$235.

**The PSA club insurance benefit is not restricted to camera clubs. Any PSA-member council, or group of camera clubs, whether they call themselves a federation, society, organization, etc., is eligible to participate and buy the club insurance benefit.** For instance, the *Southern California Council of Camera Clubs* (S4C) was able to reduce their insurance payments by approximately half. S4C has a membership of 12 clubs and meets approximately 10 times a year at the California Baptist University in Riverside, California. **Stuart Lynn**, a PSA member and President of S4C tell us that, "We're delighted with the new program."

If a camera club needs liability insurance, please check out this remarkable benefit now available to all PSA-member clubs and councils. **This e-insurance is also available for individual PSA members online on the PSA Web site, Members Only area, with a cafeteria of options including liability insurance for a home studio.** A club member must also be an individual member of PSA to receive this insurance. ■



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