



LIABILITY & PROPERTY INSURANCE SPECIFICATIONS FOR MEMBER CLUBS, COUNCILS, & PHOTOGRAPHERS OF THE PSA

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THE TWO INSURANCE OPTIONS AVAILABLE ARE:

LIABILITY & EQUIPMENT or LIABILITY ONLY

[Complete the online application at https://einsurance.Willis.com](https://einsurance.Willis.com)

Coverage territory is all of the USA, Canada, and all United States territories and possessions.

Coverage is in effect after you receive your certificate of insurance.

General Liability	Equipment Coverage
<p>Master general liability policy listing each club, council, and photographer is an individual named insured. Minimum annual premium of \$175 for all PSA members. Club and council rating is \$175 for up to 15 events per year. Those holding 16 to 30 events a year is \$235; those holding 31 to 45 events a year is \$295 and those holding 46 to 60 events per year is \$355. Photographer rating is the maximum number of professionals and assistants you provide at any single event. First professional is \$175; each additional professional or assistant is an additional \$60. Videographers and photo booths can also be included at the same additional \$60 per exposure. 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 There is no deductible for bodily injury liability claims. \$250 deductible for property damage liability claims. Covers you for sums that you become legally obligated to pay as a result of bodily injury or property damage arising during your club or council event or photographer job except for those causes of loss specifically excluded. Premises owners are included as additional insured. No charge for Additional Insured Certificates. Coverage DOES NOT include operation of inflatables, pyrotechnics, animals, or mechanically operated devices. \$1,000,000 Personal & Advertising Injury Coverage Premium is fully earned with receipt of certificate. Photographer liability coverage may be extended to include your office or studio for an additional premium of \$300. Major exclusions are erroneous distribution, surveillance, pornography, errors & omissions, trespassing and assault & battery.</p>	<ul style="list-style-type: none"> - Rate of \$10 per \$1000 of scheduled equipment. - Minimum premium is \$150 for up to \$15,000. - Master property insurance policy with each member as an individual insured. - Coverage is for photography or videography equipment and related accessories and applies while on and off your premises. Risks of direct physical loss, except for those causes of loss specifically excluded. - Covered cause of loss means direct physical loss excluding: earth movement, volcanic eruption, flood, governmental action, dishonest acts by you. - Valuation is on a replacement cost basis. - \$250 deductible per loss - Maximum valuation per insured item is \$5,000 - Additional property acquired during the policy term is covered after notifying Willis by providing an updated equipment list. - Theft and mysterious disappearance claims are covered as long as there are signs of forced entry. - A copy of the police report is required to process a covered theft claim. - For equipment coverage to be in effect, your scheduled equipment list must be at Willis, and your certificate stating your insured scheduled equipment value.

These specifications are a general summary of coverages and terms. Allow 48 hours for receipt of your certificate and coverage to begin. Your specific effective and expiration dates are shown on your certificate. Your coverage will expire next year on the first day of the same month it is purchased.