Photographer Insurance Buying Worksheet

A working companion to the on-page checklist

moneygeek
FIND YOUR FINANCIAL HAPPY PLACE

HOW TO USE THIS WORKSHEET

Complete each section before or while requesting quotes. The goal is to give every insurer the same picture of your business, compare policies on equal terms and record the details you will need after purchase.

1 Map Out How Your Photography Business Works
Services, locations, staffing and business details

2 Value Your Gear & Record Contract Requirements
Equipment inventory, replacement values and required limits

3 Compare Which Providers Fit Your Priorities
Buying preferences, support needs and provider-fit criteria

4 Request Quotes Using the Same Details
Side-by-side quote comparison worksheet

5 Review Final Policy & Keep Your Records
Final verification, claims contacts and document storage

Tip: Bring this worksheet to an agent call or keep it open beside insurer quote forms. Leave fields blank when they do not apply rather than guessing.

Map Out How Your Photography Business Works 1

Record the details that affect eligibility, coverage and quote accuracy.

Business name		**State(s) where you operate**	
Annual revenue		**Years in business**	
Number of owners		**Employees**	
Regular assistants / second shooters		**Prior claims in past 5 yrs**	

Services you provide

- ☐ Wedding and event photography
- ☐ Portrait and family photography
- ☐ Commercial or product photography
- ☐ Real estate or architectural photography
- ☐ Sports or school photography
- ☐ Studio photography
- ☐ Drone or aerial photography
- ☐ Videography
- ☐ Photo editing/retouching for clients
- ☐ Other: ____________________

Where and how you work

- ☐ Home office
- ☐ Owned studio
- ☐ Rented studio
- ☐ Client homes
- ☐ Event venues
- ☐ Commercial properties
- ☐ Outdoor locations
- ☐ Travel between states
- ☐ International assignments
- ☐ Store gear in a vehicle overnight

Anything an insurer should know about your work

Value Your Gear and Record Contract Requirements

2

Work out a replacement value you can support with records and capture the limits clients or venues expect.

Equipment inventory

Item or category	Qty.	Replacement value each	Total value	Serial / proof recorded?

Estimated total owned gear value	
Estimated rented / borrowed gear value	
Most expensive single item	

Contract and venue requirements

Requirement	Required amount/wording	Who requires it?	Deadline
General liability limit			
Professional liability limit			
Additional insured wording			
Certificate of insurance			
Workers' compensation proof			
Equipment/rented gear requirement			
Other contractual requirement			

Compare Which Providers Fit Your Priorities

3

Decide what matters most before price starts driving the comparison.

Rank your priorities (Choose your top 3 and define what each one means for you)

Priority	Rank	What "good" looks like for your business
Lowest premium		
Fast online purchase		
Same-day certificates		
Broad equipment protection		
Professional liability		
Several policies from one provider		
Agent guidance		
Direct claims support		

Provider-fit questions

Question	Response
Do you want to buy and manage coverage entirely online?	○ Yes ○ No ○ Not sure
Do you need an agent to explain endorsements or coordinate several policies?	○ Yes ○ No ○ Not sure
Do venues or clients request certificates often?	○ Yes ○ No ○ Not sure
Does your gear value exceed standard total or per-item limits?	○ Yes ○ No ○ Not sure
Do you need professional liability for missed deliverables, lost files or service disputes?	○ Yes ○ No ○ Not sure
Do you need workers' compensation, commercial auto or studio property coverage?	○ Yes ○ No ○ Not sure
Do you travel internationally or use drones?	○ Yes ○ No ○ Not sure
Do you prefer the insurer to handle claims directly?	○ Yes ○ No ○ Not sure

My must-have provider features

Request Quotes Using the Same Details

4

Compare three quotes using the same business profile, limits and deductibles.

Comparison point	Quote A	Quote B	Quote C
Provider			
Annual/monthly premium			
General liability limit			
General liability deductible			
Professional liability limit			
Professional liability included or separate			
Total equipment limit			
Per-item equipment cap			
Equipment deductible			
Replacement cost or actual cash value?			
Rented/borrowed gear limit			
Vehicle-theft restriction			
Coverage away from main location			
International territory			
Additional insured fee			
COI access and timing			
Workers' comp available?			
Commercial auto available?			
Who handles claims?			
Major exclusions or missing coverage			

Important: Do not compare premiums until the quotes match. Confirm that each quote uses the same services, revenue, payroll, gear values, limits and deductibles.

Review the Final Policy and Keep Your Records

5

Verify the policy you are buying and prepare for certificates, renewals and claims.

Final policy verification

- ☐ The named insured matches the legal business name.
- ☐ All work locations and territories are covered.
- ☐ Required limits and additional insured wording are included.
- ☐ Assistants, employees and second shooters are treated correctly.
- ☐ You know which company underwrites each policy.
- ☐ Every photography service you offer is listed or accepted.
- ☐ Equipment values and high-value items are correct.
- ☐ Professional liability is included where expected.
- ☐ The effective date starts before the first job requiring coverage.
- ☐ You know who handles claims and how to report one.

Claims and support contacts

Policy/coverage	Carrier/administrator	Phone or portal	Policy number

Records to store together

- ☐ Policy and endorsements
- ☐ Client contracts
- ☐ Certificates of insurance
- ☐ Renewal date and review reminder
- ☐ Receipts and serial numbers
- ☐ Equipment inventory
- ☐ Claims contact information
- ☐ Photos of high-value gear

Review your coverage when you: Add or remove staff, buy or sell gear, open or close a studio, add drones or videography, take larger contracts, travel internationally or stop offering a service.

Final provider choice & why ____________ **Next review date** ____________