

Photography cover

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About Artinsure Photographer

Artinsure Photographer is a specialised product for the professional and enthusiast photographic market. Many photographers are not aware that most policies are not comprehensive and do not offer full coverage due to the specialist nature of their equipment. In fact an ordinary 'all risk' policy may not cover the normal risks that photographers encounter leaving them exposed and out of pocket. True to our core value added offerings, Artinsure Photographer offers cover based on our extensive knowledge of the photography market.

We have no direct contact with clients and work exclusively through broker networks. This means Artinsure helps add value to the client-broker relationship by allowing both parties to take advantage of our specialist knowledge and contacts without requiring any themselves.

What We Insure

The Artinsure Photographer product offers solutions for photographers from enthusiasts to professionals.

The key coverages are:

1. Theft and accidental damage cover to the photographic equipment - worldwide
2. Hire of equipment following an insured loss
3. Accidental damage to or theft of your portfolio and film / data capture device
4. Deterioration of film stock
5. X - ray scanning
6. Processing loss
7. Accidental damage resulting in reshoot costs*
8. Accidental damage to or theft of property at exhibitions*
9. Public liability*

** Only apply to Professional Photographers*

Frequently Asked Questions

1. Why does photographic and electronic equipment need to be separately insured?

We provide comprehensive cover against physical loss or damage to the equipment on a worldwide basis. Standard policies may not be comprehensive or offer full coverage due to the specialist nature of photographic equipment.

2. What is the process to get a quote?

We work closely with brokers and their clients to ensure delivery of the best solution. Please e-mail us the values, risk address, security and relevant claims record and we will provide a quotation.

3. What do we do if our client has a claim?

Our claims process is our expertise. Let us know as soon as possible (the earlier the better to minimise loss) and we will take over the process with the key aim of making this a smooth process that returns your client to the same financial position they were in prior to the claim.

4. What happens if an insured item is damaged or stolen?

It will be sent to South Africa's leading photographic equipment providers to manage the repair process. If it is stolen or not repairable, a total loss is declared and we will supply a replacement of the same brand and specification.

5. Is there a policy excess?

Yes, we have standard policy excesses and additional excesses for camera bodies older than 24 months.

6. Can you insure all types of equipment?

Yes, all equipment used by the photographer in pursuit of photography can be covered. This includes camera, video, computer equipment, lighting, props, portfolios, image capture media and electronic equipment.

7. What commission do you pay and do you charge policy, administration or debit order fees

All premiums quoted contain a 20% commission payable to the broker. We do not charge additional fees. Brokers with whom we deal may charge additional declarable fees subject to FAIS regulatory provisions



Our Contacts

Please do not hesitate to contact Artinsure should you have any additional queries, or contact your broker to arrange for an obligation free quotation.

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