

FOCUS PLUS HAS YOU COVERED!

By Ashley Hodges

Rothbury Insurance Brokers have a long history of supporting New Zealand professional photographers. A benefit to being a member of the NZIPP is the special discount you receive on your insurances.

WHY USE FOCUS PLUS?

It might interest you to know that over \$200,000 was paid out last year for photography equipment damage claims alone!

We know that in New Zealand, photographers provide a niche service and if something happens to your equipment or it's rendered unusable as a result of damage or loss, you could find yourself unable to operate.

Rothbury has designed an insurance product called Focus Plus that covers your equipment for loss or damage with a less than market standard excess. Claim settlement is direct credited to your nominated bank account based on the replacement value of the item that is damaged, making it your choice on what the compensation goes to.

Our Focus Plus membership package is designed to get you back in business as soon as possible. We also review it annually to ensure we're still providing a marketing leading offering for Photography Insurance.

WHY USE AN INSURANCE BROKER?

As a Rothbury Insurance Broker, I work for you, not the insurance company. I'm here to provide you with personal service and quality advice, to make sure you have insurance cover that is right for you. You're unique and your insurance advice should be too!

When it comes time to make a claim, our dedicated Rothbury Claims team have the expertise and knowledge to get the very best possible outcome for you. They will act as your advocate and manage your claim from beginning to end in the event of loss or damage occurring to your personal assets or those of your business.

I will discuss your business activity with you – I want to know what you do on a daily basis – all this information helps me to recommend and collate an insurance program specifically for your needs.

When managing your claim along with our Claims team, I will work with you to make sure you are getting your full entitlement under your policy.

The New Zealand Institute of Professional Photograph (NZIPP) members also receive a special discount on their insurances.

GOT TOO MUCH EQUIPMENT TO NAME?

You are not required to provide a list of all of your gear for your policy. However, I do recommend you maintain an inventory list with serial numbers. This will not only assist with your policy and ensuring your sum insured is kept up to date, it will also be invaluable in the event of a total loss claim such as a burglary.

Rothbury's Focus Plus Material Damage package is just one of the many policies we can provide. We also have other policies to support Focus Plus for additional exposures you may have:

BUSINESS INTERRUPTION – compensation for financial loss as a result of you being unable to generate income because you have suffered a loss under your Material Damage policy. For example if you need to relocate studio premises.

PUBLIC LIABILITY – if you damage property that is not your own and are held liable. For example, leaving a piece of lighting equipment on in a rented premises which overheats and causes a fire to the building – the landlord and other tenants may come to you for financial compensation.

STATUTORY LIABILITY – an innocent breach of a government Act cover. For example Privacy Act, Worksafe Act.

CYBER INSURANCE– someone hacks your hard drive and wipes out all of your images, customer sensitive information and bank account details.

DRONE COVER – are you a real estate photographer and/or use an aerial device as part of your service offering?

PROFESSIONAL INDEMNITY – what if you lose your client's images and they take out a civil lawsuit against you?

COMPUTER BREAKDOWN – your computer just stops working, how can you edit images and send emails?

Take the following self-assessment to determine your situation and whether you have enough cover for your business needs:

1. If all of your equipment was destroyed – are you in a financial position to be able to replace all of your items.
2. If all of your equipment was destroyed – could you proceed with the photoshoots you had lined up over the next couple of weeks?
3. If you drop your camera lens today – could you afford to replace it for a commercial shoot you have pending?
4. If you crashed your drone into a Maserati, could you afford to pay the claim for the damage to the Maserati
5. Do you have time to spend managing your own claims and seek alternative prices in the market for your insurances?

If you answered "No" to more than three of these questions ... talk to me and I can help.

Let's get you covered for all eventualities. Having the right insurance for your business means you get to have peace of mind and can focus your energy on doing what you do best - photography!

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