CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

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PHOTOGRAPHY & VIDEOGRAPHY — COVERAGE CHECKLIST

Pull out your current policy and check the box next to any coverage you can confirm is already in place — anything unchecked is worth a quick conversation with your advisor. Coverage checklist for photographers and videographers. Priorities reflect typical exposure for this class; confirm against specialties and where work takes place.

CORE **PREVALENT** **SITUATIONAL** *— Core: almost always needed · Prevalent: commonly carried by businesses in this class · Situational: depends on specific exposure*

	COVERAGE	WHY THIS BUSINESS NEEDS IT	PRIORITY
☐	**Professional Liability (E&O)**	Covers claims over lost, corrupted, or late images, missed coverage, and no-shows.	CORE
☐	**Equipment / Inland Marine**	Covers cameras, lenses, drones, and lighting anywhere — at shoots, in transit, and while traveling.	CORE
☐	**Commercial General Liability**	Covers injuries and property damage at venues and shoots; most venues require it.	CORE
☐	**Media / IP Liability**	Covers copyright, privacy, and right-of-publicity claims from images you publish or license.	PREVALENT
☐	**Cyber Liability**	Covers client galleries and data, including sensitive images.	SITUATIONAL
☐	**Hired & Non-Owned Auto**	Covers driving to shoots in a personal vehicle.	SITUATIONAL
☐	**Drone / Aviation Liability**	Needed for drone work — general liability typically excludes drones.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is professional liability for lost work. A wedding or event can't be reshot, and courts may award damages beyond the fee when irreplaceable images are lost to a failed card or drive; a state attorney general sued a wedding photographer in 2026 over $75,000 in undelivered work. General liability doesn't cover these claims. Dual-card cameras, same-day off-site backups, and a contract that limits liability are the best protection, alongside an E&O policy.

IMPORTANT — PLEASE READ

This checklist is a free educational tool from Cory Washington & Co. to help you review your own coverage and have a more informed conversation with a licensed insurance professional. It is general information only — not insurance, legal, or financial advice, and not a recommendation to buy, change, or cancel any policy. The Core / Prevalent / Situational labels describe general patterns observed for this class of business — what is commonly carried, not a personalized recommendation or needs analysis for your specific operations. Coverage terms, availability, limits, and requirements vary by policy, carrier, and state, and only the language in your actual policy governs what is and isn't covered. Checking or leaving blank any item above does not indicate that you are adequately insured or under-insured. Using this checklist does not create a client, agency, or fiduciary relationship. Always consult a licensed professional about your specific situation.