How to use this: Pull out your current policy's declarations pages and coverage forms, and give yourself about ten minutes. Check the box next to anything you can confirm. Anything you can't confirm isn't a problem — it's simply a good question to bring to your insurance advisor. The goal is to walk in informed.

A PROFESSIONAL LIABILITY / E&O

- ☐ **E&O** for failure to deliver, missed shots, and dissatisfaction claims (GL doesn't cover this).

B EQUIPMENT (INLAND MARINE)

- ☐ Cameras, lenses, lighting, and drones covered off-site and in transit (inland marine).
- ☐ Rented gear addressed.

C MEDIA / COPYRIGHT

- ☐ Media / copyright liability (music, likeness, content clearance).

D GENERAL LIABILITY

- ☐ **General liability** for third-party injury / property damage; ability to name venues additional insured.

E DATA, PEOPLE & REVIEW

- ☐ **Cyber** for client data / galleries.
- ☐ **Workers comp** if I use staff / second shooters; reviewed at least annually.

F QUESTIONS WORTH ASKING YOUR BROKER

- "Do I have E&O for failure to deliver — which my GL won't cover?"
- "Is my equipment covered off-site and in transit (inland marine)?"
- "Is rented gear covered?"
- "Do I have media/copyright liability for the content I use?"
- "Can I name a venue additional insured on my GL?"

G 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. 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.