

Business Insurance Writing Samples

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Our Insurance Partners



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Wedding photographer insurance: What coverages do I need?

You can specialize in many venues and events as a professional photographer or videographer. One of the most popular options is providing photography services at wedding venues.

Weddings are often among the happiest moments of a person's life. However, with so many moving pieces, it can be difficult to appreciate all the special moments. That's where having professional wedding photographers can be a huge benefit.

If you are a photographer who is just starting to work in the wedding industry, you will notice most venues require you to carry insurance. Since there isn't a standard "photography insurance policy," it is important you obtain a plan that offers a wide range of coverages.

Generally, there are two types of coverage that most photographers consider: a one-day wedding photography insurance plan or an annual [small business insurance](#) policy. Both are great options depending on how many weddings you plan to do throughout the year. Both plans encompass [general liability coverage](#).

Along with an insurance plan that offers liability coverage, you will want to consider adding one or several of the following protections as well:

- [Equipment insurance](#): Helps with the financial cost associated with replacing or repairing damages to your photography equipment.
- [Property insurance](#): Protects any damages to a building or venue that you operate in.
- [General liability insurance](#): Provides protection should you be sued by a third party for bodily injury or property damage.
- [Errors and omissions insurance](#): Protects against lawsuits brought about by clients who feel your fees don't equal the quality of products and services they receive.

If you [own a photography business](#), you might benefit from exploring more comprehensive plans, such as a [Business Owner's Policy](#).

Can I get one-day wedding photography insurance?

It might make sense for professional photographers who are new to shooting weddings and other special events to purchase a one-day wedding [photography insurance](#) plan. This allows you to maintain the appropriate coverage without investing in a year-long policy.

One-day wedding photography insurance coverage is an excellent option for amateur photographers. Most people enter the industry because photography is a hobby of theirs. A one-day insurance policy is a cost-effective way to try out different types of shoots until you find a niche you enjoy.

Business insurance products you'll need for your photography business

Most photographers are focused on taking memorable photos, keeping clients happy, and running their business. Not many think about the type of [business insurance products](#) they need to run a photography business.

Let's look at the different types of insurance you should consider as a professional photographer.

What type of insurance is required for wedding photographers?

While there are no legal requirements for photographers to carry a specific type of insurance, most venues will want you to have, at minimum, a [general liability policy](#). This helps keep both the photographer and the location protected should anything happen.

In addition to a liability insurance policy, professional photographers should also consider adding the following coverages to their insurance product lineup:

- [Professional liability insurance](#)
- [Commercial property insurance](#)
- [Commercial auto insurance](#)

You will also need to purchase a [workers' compensation insurance](#) policy if you have any employees who work for you.

Why do photographers need general liability coverage?

Like other small business owners, photographers who own a company should purchase a general liability policy. Even though it isn't a requirement to have, general liability insurance provides coverage for a variety of incidents, including:

- **Bodily injury**
- **Property damage**
- **Personal and advertising injury**
- **Medical costs and fees**

- **Fees associated with legal costs**

A general liability policy can also provide protection should your business get sued. Without the coverage, you could be forced to shell out thousands of dollars in legal fees and damages.

Do photographers need errors and omissions insurance?

Errors and omissions insurance, also known as [professional liability insurance](#), isn't a required insurance product but could be helpful to have. This coverage will protect your business should clients sue you because they feel that your services didn't perform to your advertised level.

Camera-specific Insurance

Often, the most significant investment photographers make is in the equipment they use. Whether it's your camera equipment, editing equipment, or props, you will want to make sure they are all covered in the event they are damaged or stolen.

Having [camera insurance](#) or a [commercial property insurance policy](#) can help cover the financial cost of replacing these items should something happen to them.

Other important insurance coverages

While the main types of coverage a wedding photographer should carry include general liability insurance, [commercial property insurance](#), and errors and omissions insurance, there are other products you should consider as well.

[Commercial auto insurance](#) is something to consider if you use your vehicle for business purposes. Having commercial auto coverage will provide protection and cover your car, passengers in your car, and other drivers if there's an accident. Vehicle repairs and replacement costs are also included in these insurance policies.

A [workers' compensation policy](#) is required for photographers who employ other photographers, assistants, or videographers. This coverage will provide added protection for your employees if there's an accident on the job that results in a workplace injury.

[Huckleberry](#) also offers other [small business insurance](#) products to help create a complete comprehensive insurance plan for your photography business.

Frequently asked questions: Wedding photographer insurance

Does my wedding photographer need insurance?

Legally, most states don't require photographers to carry insurance. However, the location where you are having your wedding may. You should check with the venue and see if they require vendors to show a [Certificate of Insurance](#) before selecting a photographer.

What is a reasonable price for a wedding photographer?

The price you pay for a wedding photographer will vary greatly depending on several factors. For instance, a photographer who has been shooting weddings for ten years will command a higher price than an amateur just starting out.

Another element to keep in mind is location. If you are doing a destination wedding, photography can be more expensive in certain areas.

Where can I find information on wedding photographer insurance?

There are a lot of great resources online to help you understand the type of insurance you need when shooting weddings. Huckleberry also offers information on wedding [photographer insurance](#), including average costs, different types of coverages, and answers to some of the most common questions about insurance for photographers.

What are the benefits of wedding photographer insurance?

The most significant benefit of having wedding photographer insurance is the peace of mind it provides. Having coverage allows you to focus more on capturing the special day and less on what happens if there's an accident at the venue.

What are the benefits of errors and omissions insurance?

While it isn't common for a wedding photographer to need errors and omissions insurance, it's one of those insurance products that can come in handy if you ever need it. Since the plan is typically less than \$50 a month, it's well worth it to have in case a client isn't happy with the pictures you take.

Conclusion: How to get professional photography insurance with Huckleberry

As a wedding photographer, you have many things to worry about during a shoot: finding the right angles for the perfect shot, making the bride feel beautiful, and capturing the beauty of the special day. You shouldn't have to worry about whether or not you have the appropriate coverage for your business.

[Huckleberry](#) makes the process of purchasing insurance easy. Simply by answering a few standard questions, you will receive an insurance quote within a matter of minutes. Thanks to our easy-to-understand policies, there's no need to use an insurance agent or company. Instead, you can complete the process entirely online.

Get your free [photography insurance quote](#) today.

General liability coverage and benefits in North Carolina

Even though business owners aren't required by North Carolina law to carry general liability insurance, there are still benefits to having the coverage. For example, the plan offers businesses additional layers of protection for bodily injury liability, property damage liability, and advertising injury.

Since the North Carolina Department of Insurance doesn't mandate general liability insurance for small businesses, most insurers will pair the coverage with other insurance products. Some insurance companies will often include general liability insurance in a business owner's policy along with [workers' compensation](#).

One area that general liability insurance won't cover is motor vehicles. Many small business owners will combine their general liability insurance with a commercial auto insurance policy to create a comprehensive insurance plan.

By pairing these two insurance products, owners will receive all the protections that come with general liability insurance plus additional coverages from their car insurance plan, such as underinsured and uninsured motorist coverage.

Overall, general liability insurance is an excellent option for any small business owner who wants to add an extra layer of protection against certain lawsuits.

The Huckleberry [free estimate tool](#) is one of the quickest ways to find affordable general liability coverage.

How much does general liability insurance cost in North Carolina?

For most North Carolina businesses, the rates for general liability insurance often fluctuate based on several factors. This variance in price is also true for most [small business insurance](#) policies in the state.

Generally, the biggest price elements include coverage limits, insurance requirements, business safety records, industry, and location. Since there is no set rate for general liability coverage, you must understand what you *should* be paying.

Huckleberry customers in North Carolina have secured general liability insurance at an average of **\$55 per month**, with some paying as little as **\$21 per month**. That's a steal!

To get a better idea of what you should be paying for, at least the minimum coverage, get a quote from [Huckleberry](#) today.

Top industries Huckleberry serves in North Carolina

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Why Huckleberry Insurance?

- **Competitive Rates Regardless of Location** - Whether you are located in Charlotte, Raleigh, or anywhere else in the Tar Heel State, Huckleberry has some of the lowest rates
- **Coverage in Minutes** - Most North Carolina business owners find coverage within 5 minutes or less
- **No Paperwork Required** - Complete your application entirely online
- **No Insurance Agent or Insurance Company Required** - Easy-to-understand policies that don't require the help of a professional

Common questions about general liability insurance in North Carolina

Is commercial general liability insurance required in North Carolina?

Like most states, it isn't a requirement for business owners to carry commercial general liability insurance. Although, there are a few benefits to having an insurance policy, such as financial protection should your company be found liable for property damage, personal injury, or advertising injury.

Why do I need general liability insurance in North Carolina?

There are several reasons why you should strongly consider obtaining general liability insurance coverage. For instance, most small businesses aren't in a position to financially withstand a lawsuit. Unfortunately, if your company does get sued and you don't have a policy in place, it could result in having to close your doors permanently.

Most business owners believe the coverage is too costly to justify, even with a general liability insurance plan's extra layer of protection.

To help business owners obtain affordable insurance rates, Huckleberry has bundled several insurance coverages, including general liability insurance, business property coverage, and business interruption insurance, into one policy known as a business owner's policy.

What if my industry isn't listed in the most common industries that get general liability insurance with Huckleberry?

If the industry your business operates in isn't listed in the most common industries section above, there is still a good chance that your company could benefit from a general liability insurance policy.

For a free insurance quote, try our [60-second general liability estimate tool](#).

What's media liability insurance, and does my business need it?

The proliferation of digital media has seen more consumers transition into the online world. In response, many companies have taken to improve their digital presence.

As a business owner whose goal is to support these companies by helping to create or market media, you must understand the associated risks. When it comes to producing videos, photography, articles, or advertisements, there's always the small chance that a mistake can occur. These mistakes can have significant consequences that result in a lawsuit.

One way to keep yourself and your business protected is through an insurance solution like media liability insurance. This insurance plan essentially helps financially protect your company from third-party liability claims.

Let's dive deeper into the specifics of media liability insurance and see how it might benefit your small business.

Understanding media liability insurance

Many small business owners aren't probably as familiar with media liability insurance as other types of coverage, such as [workers' comp](#) or [commercial auto insurance](#). The easiest way to explain media liability coverage is to think about it as a more specialized version of errors and omissions, also known as professional liability insurance.

Like errors and omissions, media liability insurance protects your business from third-party claims that you made a mistake while providing a professional service.

What is the function of media liability?

The primary function of media liability insurance is to provide protection specifically for companies that provide media services. The plan generally extends coverage to any of the following types of claims made by a third party:

- **Invasion of privacy**
- **Disparagement**
- **Defamation**
- **Emotional distress**
- **Misappropriation**

What are the benefits of media liability coverage?

There are many benefits of having media liability coverage, but the biggest is peace of mind. As a business that provides clients with media solutions, there's the chance that your client won't like what you deliver. In the rare event, they sue you for not providing the service you promised, misappropriation, or invasion of privacy, the policy would cover your company.

Media liability insurance vs. E&O insurance vs. cyber insurance

Generally, when it comes to companies that provide media, you should strongly consider three different coverages: media liability insurance, [E&O insurance](#), and [cyber insurance](#).

Let's take a look at what each coverage provides.

Media liability insurance: Provides specialized coverage for media-producing companies against third-party claims of advertising injuries like slander and libel. It also covers lawsuits for work mistakes, oversights, or missed deadlines.

[Errors and omissions insurance:](#) This is essential coverage for any business that provides professional services. The insurance protects against any claims of negligent actions or inadequate work made by a third party.

[Cyber liability insurance:](#) Seen as a niche insurance product, cyber liability insurance protects your business when a data breach results in your customer's sensitive information being stolen.

Industries that benefit from media liability insurance

There are many companies throughout several industries that can benefit from having media liability insurance. Generally, if you create or play a role in creating media content such as photography, books, web content, or music, you should consider getting the coverage.

Below is a list of companies and individuals who would benefit the most from a media liability insurance policy:

- [Photographers](#)
- **News broadcasters and television broadcasters**
- **Advertising agencies**
- **Social media consultants**
- **Digital media distributors**
- **Social media influencers**
- **Bloggers**
- **Film producers**
- **Digital media companies and media professionals**

- **Newspaper publishers**
- **Podcast hosts**

How much does media liability insurance cost?

When it comes to the cost of a media liability insurance policy, many things can affect the price. For example, where your company is located and the type of industry you operate in could significantly impact the insurance rates you receive.

See what rates you qualify for with a quick quote from [Huckleberry](#) today.

Frequently asked questions: Media liability insurance

What is media liability insurance coverage?

A media liability policy is a niche type of error and omissions insurance coverage. It's generally used by small businesses that specialize in creating media content or marketing for clients. The coverage will typically protect a company from third-party liability claims such as defamation, plagiarism, copyright infringement, and invasion of privacy.

How much media liability insurance do I need?

It can be hard to determine precisely how much media liability coverage your company will need. Many factors need to be considered, including the type of business you operate, where your company is located, the number of employees you have, and your industry.

What is media liability on a cyber policy?

When looking at a [cyber policy](#), you may notice it has a section for media liability. The media liability in these policies provides coverage for different types of trademark infringement or intellectual property infringement. The media liability coverage often extends to print or digital advertisements and posts on social media channels.

What is the difference between media liability and general liability insurance?

The main difference is that while a standard [general liability insurance policy](#) provides coverage for advertising injury, it often doesn't cover all the risks facing media companies. In fact, without adding coverage like media liability, your business can still be held responsible for offenses like libel and slander if you are involved in any form of publishing, advertising, or broadcasting.

How to get affordable small business insurance today

As customers continue to consume more and more media content through social media, television, and print advertising, businesses will need to have a more prominent media presence. The next five years will be full of growth opportunities for small businesses that offer media support for companies.

To make sure you are prepared to handle the new business and challenges that await, you will want to make sure you have the proper [small business insurance](#) in place.

[Huckleberry](#) offers not only affordable media liability insurance policies but also several other small business insurance options. Get a free quote today.

Small Business Insurance in Montana

A large group of small businesses supports the local economy in Montana. This group accounts for more than 65% of the jobs in the workforce. As a small business owner in Montana, you play a vital role in keeping your state healthy. However, to run an effective business, you must have a [comprehensive small business insurance](#) policy that meets all your insurance needs and the Montana business insurance requirements.

Huckleberry understands that every business has different insurance requirements and works to provide you with a custom business insurance quote. By simply answering a few questions, you will be provided with several insurance options to review. From there, you can select the business insurance coverage that meets all your business insurance needs.

[Huckleberry](#) supports small business owners in the following cities and more!

- **Bozeman**
- **Missoula**
- **Great Falls**
- **Helena**
- **Butte**
- **Billings**

The most common types of small business insurance in Montana

Workers' Compensation Insurance

If you own a Montana business, you will need to consider getting a workers' comp insurance policy. Not only is it a requirement by the state, but it also financially protects your employees should they have a personal injury or become sick on the job. With this extra layer of coverage, lost wages, medical treatments, and ongoing rehabilitation are all covered.

Business Owner's Policy (BOP)

The Business Owner's Policy, or BOP, is a great way for a business owner to protect his company, assets, and property. The plan includes items such as business liability insurance, commercial property insurance, and business interruption insurance. Together, the lineup of coverages provides a comprehensive protection plan.

General Liability Insurance

With Montana general liability insurance, a company can protect itself against third-party lawsuits. Often, the policy will cover claims of bodily injury, property damage, and advertising injury. In addition, commercial general liability insurance will also cover legal fees or settlements that result from these third-party claims.

Commercial Property Insurance

Business owners with buildings need to make sure they have the proper coverage to protect their assets. With commercial property insurance, you have access to two different coverages. Business property insurance will assist if your building is destroyed or damaged, while business personal property insurance can be used to replace items inside your building.

Business Interruption Insurance

Natural disasters and fires can wreak havoc on a business. If your company experiences a delay in operations or has to close down for an extended period, business interruption insurance might be able to help. This type of policy will assist the company with paying for payroll, taxes, or the expenses associated with relocating operations.

How much does Montana small business insurance cost?

Running a small business in Montana is an exciting experience. With such a diverse community spread throughout the state, there are endless opportunities for companies to thrive. One important part of running a business is the insurance component. On average, most business owners will spend **\$20 per month** on general liability insurance, **\$77 per month** on workers' compensation, and **\$59 per month** on a Business Owner's Policy.

Although these are the averages, that doesn't mean that you can't find more affordable rates. In fact, the rates and quotes you receive are often determined based on additional factors such as location, industry, and the products or services you provide.

To better understand what your monthly insurance costs might look like, Huckleberry offers a [free rate estimate tool](#). Within 60 seconds, you will have an idea of how expensive your insurance should be.

Other insurance coverages you can add to your Montana small business policy

Employment Practice Liability Insurance

Lawsuits brought about by employees that involve harassment in the workplace, discrimination, or wrongful termination and discipline are often covered under employment practice liability insurance.

Hired and Non-Owned Auto Insurance

As a commercial auto insurance policy, hired and non-owned auto insurance is a smart option for companies with rented vehicles or commercial vehicles. The coverage protects against lawsuits that result from damages caused by employees driving vehicles that aren't owned by the business.

Professional Liability Insurance

Small businesses that offer professional services to their clients should strongly consider professional liability insurance, or errors and omissions insurance, to help protect against any negligence claims by a client for work that doesn't meet expectations.

Liquor Liability Insurance

Restaurants and other businesses that serve alcohol to customers should consider liquor liability insurance as a way to protect against claims that may arise if the intoxicated person harms someone else or their property.

Spoilage Insurance

Spoilage insurance is a great extra layer of coverage for restaurants and small businesses with perishable items. This policy helps financially protect from the loss of produce and beverages in the event of a power outage or other covered peril.

Equipment Breakdown Insurance

Businesses that utilize mechanical or electrical machines for daily operations should have a plan to absorb the costs of a broken machine. Equipment breakdown insurance helps cover these costs if your equipment has to be repaired or replaced.

Restaurant Endorsement

This policy provides a comprehensive bundle of insurance products that help protect business owners from the unique challenges of serving food.

Employee Dishonesty Insurance

Employee theft, direct and indirect, can happen at any business. As an owner, having employee dishonesty insurance is a great way to protect your company from financial loss.

The most common industries getting small business insurance in Montana

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3 reasons why business owners in Montana love Huckleberry

- **Short Wait Times** - More than 90% of Huckleberry customers complete the process in **5 minutes or less**
- **Straightforward Coverage** - Each plan is easy to understand and outlines what you are protected against. No need for an insurance agent or insurance agency
- **Low Pricing** - Our pricing is competitive even against legacy insurance companies

Does your company need general liability insurance?

Running a business is an exciting adventure filled with a million decisions. No two entrepreneurs have the same journey, and no two businesses have the same strategies. However, one element that every company should consider is the insurance they use to protect the organization.

While more specialized coverages such as [cyber risk insurance](#) and [errors & omissions](#) apply to certain industries, there are other plans like [general liability insurance](#) that every business can benefit from.

The following sections will provide an overview of the importance of general liability insurance and offer insight into which small businesses can benefit from the coverage.

What is general liability insurance?

General liability insurance is often seen as the minimum level of insurance that all businesses should carry. With this coverage, business owners have a protective barrier when a lawsuit is brought against the company. With general liability coverage, medical expenses, attorney fees, court fees, and settlement money are covered.

The policy also covers the following items:

- Property damage
- Bodily injuries
- Advertising/personal injuries

Property damage

One of the main coverages of general liability insurance is property damage. Although the policy won't cover you in every instance, there are several scenarios where costs associated with property damage are covered.

For instance, damages a customer or client receives on your business property are typically covered. So, your policy could cover the expenses if you currently own a hardware store and one of your employees damages a vehicle while loading material. The insurance will also cover damages at a client or customer's home.

Bodily injuries

Bodily injury claims are often one of the most common lawsuits against a business. These situations occur when a customer is visiting your place of business and is injured. Since bodily injuries can range from a person slipping and falling to an item falling off a shelf and hitting the customer, it's important to have the appropriate coverage.

Both examples listed above would typically be covered by the company's general liability insurance policy.

Advertising injuries

Generally, advertising injuries aren't a result of malicious intent. Instead, these lawsuits often arise when a business releases marketing materials that paint another company or person in a negative light or make false claims against an organization or individual. In either case, the general liability coverage will help pay for the legal costs associated with the advertising injury.

Who needs general liability insurance?

With how many components of coverage general liability insurance offers, every business, regardless of industry, should strongly consider purchasing a policy. Not only does it provide an additional layer of protection for your customers, but it also helps reassure your employees that you have their back should anything happen.

There are also some industries, such as [construction](#), where clients will require your business to have minimum coverage, including a general liability insurance policy.

The importance of general liability insurance

Many assume that the most important steps to running a successful business are setting up marketing or creating operational processes. While both components are crucial for success, having the proper [small business insurance](#) will ensure that your organization can weather any storm it faces.

General liability insurance is great for starting your insurance product lineup. It will provide your company with many of the most important coverages your business will need to keep customers and employees safe.

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Purchasing commercial auto insurance for your small business

Driving is often a requirement for many occupations, including those working in transportation, delivery, and sales. While being on the road is seen as a positive for many workers, the truth is that it comes with inherent risks. Workers who drive more than the typical commute to and from the workplace have a higher chance of being in an accident.

As a small business owner, it's impossible to prevent a [motor vehicle accident](#) from occurring. However, having the proper insurance in place can help protect your employees and company should an incident occur.

A [commercial auto insurance](#) plan is often the best option for organizations where staff either operate a company vehicle or drive their vehicle for work. With this type of coverage, damages to the vehicle are normally covered.

Let's take a closer look at commercial auto coverage and how it can benefit your company.

What is commercial auto insurance?

A commercial auto insurance policy is a type of coverage that protects vehicles used for organizational purposes. While most people instantly think of large company vehicles like semi trucks and transportation vans, even personal vehicles that employees use fit under the policy.

If an employee were to have an accident while driving a company vehicle, the commercial auto policy would cover items such as property damage and injuries resulting from the crash.

What coverages fall under a commercial auto insurance policy?

While the policy limits may vary slightly depending on where you purchase your commercial auto insurance, most will offer the same [protection](#).

These coverages include:

- Liability coverage
- Collision coverage
- Medical expenses for anyone injured in the accident
- Uninsured or underinsured coverage
- Property damage coverage

Does your company need commercial auto insurance?

If your company requires employees to drive a company vehicle or their car as part of the job, you'll need commercial auto insurance. Without the coverage, you're opening your company up to potential financial liabilities.

3 factors to consider when purchasing commercial auto insurance

Now that you understand how commercial auto insurance can protect your company and employees let's look at a few factors to consider when purchasing coverage.

Understand the risks associated with your business

Depending on the type of business you currently own, employees could face more risks that make them more likely to have a car accident. For example, [truck drivers](#) and other transportation workers who drive long hours or during unconventional times of the day are more likely to drive while tired.

Encouraging your drivers to take frequent breaks and pull over when necessary is important for reducing the risks of accidents on the road.

Selecting the right amount of coverage

It can be tempting to select the policy with the lowest payment. However, doing so can leave your business vulnerable during an accident. Consider purchasing a commercial auto insurance policy with higher limits to help avoid the risk of needing to pay out of pocket if there is extreme damage to the vehicle or a person is severely injured.

Proactively reduce expenses by promoting a culture focused on safety

As mentioned earlier, it's impossible to prevent all vehicle accidents from happening. However, by promoting a culture focused on safety, you can help keep your employees safe while driving.

Here are a few ways you can help your team stay safe when behind the wheel:

- Perform routine maintenance on all company vehicles
- Encourage drivers to take frequent breaks when traveling long distances
- Stress safety is more important than arriving at a destination on time
- Hold regular training on safe driving practices

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