



Insurance for WEVA Members

General Comparison

	WEVA Member	Other Policies
Insurance Co	C.N.A Insurance CO A XV Best rating	A- IX Best rating
Policy	Individual Policy Customized for you and in your name	Master Policy shared between others*
Video/Photography Equipment	Blanket Coverage No need to provide list to insurance company	You must list equipment If not listed NOT COVERED
Equipment Breakage	Yes-Covered	Not Covered
Rented/Borrowed Equipment	Yes-Covered	Not Covered
Valuable Media	Yes-Covered	Not Covered
Terrorism	Yes-Covered	Not Covered
General Liability	\$2,000,000/\$4,000,000 Limit 0 deductible	\$1,000,000/\$2,000,000 Limit 250 deductible
Errors and Omissions	100,000**	N/A
Insurance Clause		"If one of your professionals or assistants are left uninsured (when the policy is applied for and not paid) and there is a general liability claim, the claim will be assigned to the uninsured individual and will be denied for not being insured"

This is only a brief overview, refer to policies for terms conditions and limits

*A master policy is not written in your company name. That means the insurance company has no legal obligation to notify you of changes to the policy such as policy cancellation or changes in coverage.

General liability limits are shared with other "members" of the policy.

**Higher limits available, coverage not available in certain states.