

General Liability insurance for NPPA members

The NPPA Insurance Advantage Program, administered by Lockton Affinity, offers General Liability insurance to help protect against claims of third-party bodily injury, personal injury or property damage caused by your business activities. Read on to learn about this important coverage or [apply now](#).

General Liability insurance coverage details

This policy offers broad protection, including:

- Limits of \$1 million per occurrence / \$2 million aggregate.
- Coverage for third-party bodily injuries and property damage.
- Coverage for personal injury, such as libel, slander or invasion of privacy.
- Coverage on or off premises.

Adding Unmanned Aircraft Liability coverage

To help protect against claims of third-party bodily injury, personal injury or property damage caused by your drone, add this coverage to your General Liability policy. To be covered, the operation of a drone must be in connection with a paid assignment. This policy offers:

- Limit options of \$25,000 or \$50,000.
- Coverage for bodily injury and property damage of others.
- Coverage for personal injury, such as libel, slander or invasion of privacy.

- Defense coverage included in the limit of liability.
- Extends coverage to equipment that is rented, borrowed or leased.

General Liability insurance FAQs

How much does General Liability coverage cost?

Rates begin at \$270 per year.*

How much does Unmanned Aircraft Liability coverage cost?

Rates begin at \$130 per year.*

Does this policy include Unmanned Aircraft Liability coverage automatically?

No, you must add this coverage to your General Liability policy during the application process.

Does this policy include Photography Equipment coverage?

No. Photography Equipment insurance is a separate policy, which you can [apply for here](#). You can also [bundle the two policies](#).

When does my coverage take effect?

Coverage takes effect at 12 a.m. (local time) the day after your purchase.

How do I get a copy of my insurance policy documents?

You will receive your policy documents by email. You can also download them from your [Lockton Affinity account](#) at any time.

Apply for General Liability insurance today.

[Apply for coverage online](#) or contact Lockton Affinity's dedicated team with questions.

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**Before taxes and fees.*

The NPPA Insurance Program is administered by Lockton Affinity, LLC d/b/a Lockton Affinity Insurance Brokers LLC in California #0795478. Coverage is subject to actual policy terms and conditions. Policy benefits are the sole responsibility of the issuing insurance company. Coverage is provided by an excess/surplus lines insurer which is not licensed by or subject to the supervision of the insurance department of your state of residence. Policy coverage forms and rates are not subject to regulation by the insurance department of your state of residence. Excess/Surplus lines insurers do not generally participate in state guaranty funds and therefore insureds are not protected by such funds in the event of the insurer's insolvency.