

Photography Equipment insurance for NPPA members

The NPPA Insurance Advantage Program, administered by Lockton Affinity, offers Photography Equipment insurance to help replace your equipment should it be lost, stolen or damaged. Read on to learn about this important coverage or [apply now](#).

Photography Equipment insurance coverage details

This policy offers broad protection, including:

- Up to \$100,000 in coverage.
- Coverage for lenses, flash, film, computers, tablets, drones and other work-related equipment.
- Coverage for equipment that is rented, borrowed or leased.
- Worldwide coverage, including at home, at the studio or on location.

In the event of a claim:

- You pay a flat \$250 deductible.
- You receive replacement cost for all scheduled equipment items.

Photography Equipment insurance FAQs

How much does coverage cost?

Rates begin at \$175 per year.*

What amount is paid for my equipment in the event of a claim?

This policy offers replacement costs for scheduled equipment. Depreciated value is paid for unscheduled equipment based on the age of the items. Whatever the value of your equipment, you will pay a flat \$250 deductible.

Is my drone covered?

Yes. Damage, loss and theft of your drone is covered. To be protected in the event your drone causes third-party bodily injury or property damage, you must add Unmanned Aircraft Liability insurance to your [General Liability policy](#).

Does this policy include General Liability coverage?

No. General Liability 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 Photography Equipment insurance today.

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

(844) 307-5956 | NPPA@LocktonAffinity.com

*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.