CANADA'S LARGEST FILM INSURANCE BROKER IS FIRST TO OFFER ONLINE CAMERA INSURANCE POLICIES FOR PHOTOGRAPHERS

Vancouver, Canada -- September 2, 2015 -- Front Row Insurance Brokers Inc. is excited to announce the launch of their new online camera insurance program. This unique offering allows photographers the chance to get quick quotes and process policy documents in less than five minutes, 365 days a year, 24/7 – the insurance equivalent of 'point & shoot'.

"Visitors to the site can sleep easy knowing they can pick up a gig and be out the door safely within minutes with their gear covered, general liability in place, and their office contents, laptops and library stock covered at no extra cost. " stated David Hamilton, President of Front Row in Vancouver. "This is a disruptive product in the photographers insurance market because of the much lower cost and ability to purchase a policy in minutes without having to speak to a broker. We expect there to be a lot of interest among the approximately 14,000 commercial photographers working in Canada. The savings should average 30%. The hundreds of thousands of hobbyists in Canada that rely on their homeowners policy could find a claim denied if they have sold even one picture or accepted money for taking portraits of their neighbor's kids. Commercial use of photography equipment is not covered under a typical homeowners policy. Our on line camera insurance is an inexpensive and fast solution to this problem."

Available to Canadian photographers at <u>https://photographer.frontrowinsurance.com</u>. The policy term is for 12 months and coverage is provided in most countries worldwide except those subject to trade restrictions. Rental equipment coverage is also available. All equipment is covered for theft, damage, fire and loss of use. The online link ensures industry-low prices:

- \$10,000 equipment coverage: \$75 CAD,
- \$2,000,000 location liability coverage: \$200 CAD; \$5,000,000: \$350 CAD
- \$350 deductible for gear

The online program for photographers follows Front Row's lead earlier this year into online offerings for short term filmmakers and musicians. "We wanted to make the insurance process easier, faster and cheaper for photographers," said Hamilton, "Given that there is no need to speak to a broker and an insurance company underwriter is not involved, the cost to process a camera insurance policy is much less on line and we have passed the savings onto the photographer. Although the camera policy is online, we are still available to answer questions by e mail or over the phone if required."

About: Front Row Insurance Brokers Inc. is an independent insurance broker that works on behalf of the Canadian arts and entertainment industry to provide insurance for the lowest possible cost. Should a claim occur, Front Row ensures that clients receive the money they are owed per the insurance policy, as quickly as possible. Front Row has offices in Vancouver, Toronto, Montreal and Los Angeles. Front Row's online short shoot tool for filmmakers can be found at: <u>https://shortshoot.frontrowinsurance.com</u>

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