

## MEMBERSHIP BENEFITS

# Savings of up to 50 per cent for NUJ freelance members on essential insurance

IMAGING INSURANCE provides a full range of business and household insurance policies, all specifically designed for the self-employed freelance and small business.

For all freelance including “Image-makers” (photographers, photo-journalists, video and film makers,) and “Writers” (journalists and authors), Imaging Insurance offers policies which are tailor-made to your individual needs.

Imaging Insurance now offers NUJ members discounts of between 15 per cent and 50 per cent on their specialist insurance policies.

The discounts for NUJ members range from 15 per cent to 50 per cent for “Imagemakers” policies (which provide e.g. Equipment, Professional Indemnity and Public Liability Insurance) and rise to 50 per cent for “Writers” Professional Indemnity and Public Liability Insurance.

In these increasingly litigious times most freelancers now consider Professional Indemnity Insurance, or “libel insurance” as many writers refer to it, an essential business protection.

**“Writers” Professional Indemnity Insurance** covers you for claims resulting from words you write and professional services you provide, such as PR and media advice. This insurance was devised specifically for NUJ members and provides cover for claims resulting from negligence, libel, slander, defamation, breach of someone else’s copyright, confidentiality or privacy.

Automatically included is cover for legal defence costs, so even if you are in the right and someone is just “having a go”, the policy provides you with the back-up to prove it in court if necessary.

Cover is provided for material published, for example, in newspapers, magazines, business publications, books, on websites (both yours and other people’s), blogs, and social media including Twitter, Facebook etc.

When most material was published by publishing companies, although some publishers required writers to indemnify them for any claims relating to their work, freelancers could at least gain some comfort that their material was being checked by someone else before publication.

But now that self-publishing is becoming progressively easier and more commonplace, more writers do not have their material checked by professional editors before pub-

lication, and so adequate insurance may be the only protection against potentially massive claims resulting from simple mistakes.

The “Writers” Professional Indemnity Insurance can also be extended to cover claims resulting from other people’s material which, for example, you might publish on a website, PR writing, the provision of PR and media advice, editing other people’s work etc.

As an NUJ member you get cover for all the material you have had published since the first day of your current continuous NUJ membership – and also free Public Liability Insurance with a limit of liability of £1 million

The **“Writers” Professional Indemnity Insurance** is also now available to members based anywhere in the EU. **“Image-makers” PI Insurance** covers you for claims resulting from photo, video or film images if, for example, you fail to produce work to a professional standard for a client, or breach someone else’s copyright, confidentiality or privacy.

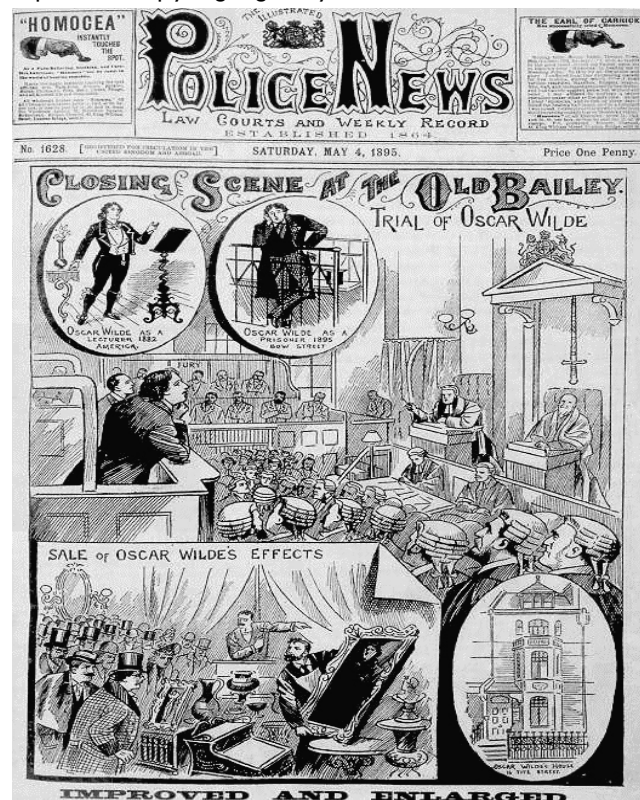
**Public Liability Insurance** is offered with a choice of limits of liability of £1M, £2M, £5M or £10M. PL Insurance covers you if you accidentally injure someone or damage someone else’s property, and is essential for any self-employed person or business.

Many locations now require you to hold Public Liability Insurance, some even demanding cover of up to £5M or £10M. If you don’t want to have these higher limits of cover year round, for a small charge you can increase a lower limit to one of the higher ones for a short period to satisfy the requirements of such locations.

**Employers Liability Insurance** is a further option, and is a legal requirement if you ever employ anyone either full-time, part-time or short term. Even if you do not have a formal contract, if anyone who is working under your guidance or control gets ill or injured as a result of the work, you could be sued, and you’d need Employers Liability Insurance to cover any compensation.

**Equipment and Business Property Insurance:** Photo, video, film, computer and all other business equipment can be covered on a new for old or agreed value basis, either at your home or office, anywhere in Europe and up to 60 days outside Europe, or anywhere in the world year round. This policy automati-

cally covers hiring-in costs, so if your equipment is lost or damaged for reasons covered by the policy, you can hire equipment at the Insurer’s expense to keep you going until your



own equipment is fixed or replaced. If you wish, you can extend this to include cover for loss of profit and any other additional costs you incur as a result of insured loss or damage to equipment and property.

This policy can also provide short term cover for equipment that you hire or borrow, other people’s property which you are responsible for, and can even cover you for loss or damage to your work including digital records, archive material, film, negatives, transparencies, prints etc.

And if you have your own premises, you can also cover business buildings, fixtures and fittings.

**Household Insurance:** If, like most freelancers, you work from home, you might also find Imaging’s Household Insurance of particular interest. As an added incentive to look at their household insurance, Imaging gives an additional 20 per cent discount on their Business Equipment and Property Insurance if you also take out their House Contents and/or Homes Buildings Insurance.

Contact Imaging Insurance on 01277 243016 or [info@imaginginsurance.co.uk](mailto:info@imaginginsurance.co.uk) or visit their website [www.imaginginsurance.co.uk](http://www.imaginginsurance.co.uk)

Terrible consequences can result from a costly libel action, as brought home in the chilling *Police News* coverage of the 1895 libel trial of (Oscar) Wilde vs *Queensbury*. The illustration in the bottom left-hand corner show buyers filing past a display of “Oscar Wilde’s Effects” as they are auctioned off following the trial

## Wilde at heart

The above caption was not entirely precise. The lower-left panel indeed shows the auction of Oscar Wilde’s effects on 24 April 1895 following his withdrawing from a libel action against the Marquess of Queensberry. The main illustration, however, is of the opening on 26 April of Wilde’s criminal trial for gross indecency, in which the prosecution used evidence presented at the libel suit. That trial reached no verdict; Wilde was convicted in a second criminal trial.

See <http://law2.umkc.edu/faculty/projects/fttrial/wilde/wildeaccount.html>