



Specified Professions Errors & Omissions Product for Photographer/Videographer

Claim Examples

- ▶ It's wedding season and Grady's Picture Perfect Images is booked up every weekend for months. Dan and Jen scheduled their event far in advance, even paying their deposit on time. They are expecting Mr. Grady as their photographer on their Fourth of July wedding. Realizing that he has double booked, he calls the bride to let her know the situation. Furious that Mr. Grady isn't available as promised, Jen looks for another photographer. She is able to find a replacement but due to the last minute nature, the new photographer charges four times the price of Grady's Picture Perfect Images. Upset and unhappy, the bride sues Mr. Grady for \$6,000, the cost of the new photographer.
- ▶ Sarah & Chris are hosting an extravagant baby shower with over 100 friends and family flying in from all over the country. Sarah is very particular about how the photographs should be taken. She hires Memory Makers as her photographer and gives detailed descriptions of which shots need to be taken. Six rolls are photographed during the three hour event. When the proof book is presented by Memory Makers to Sarah, she sees that all the images are in black and white when she had anticipated some color shots and that many of the key images are not to her liking. Infuriated by the results, Sarah sues Memory Makers for \$2,000.
- ▶ The Kerry family is excited about their first child graduating as Valedictorian from the local High School. They hire Jasper's Videography Service to capture the Valedictorian speech as well as the after party. The videographer takes plenty of footage of the event and the party and the Kerry's are excited to see the end results. Many relatives who were unable to attend the event are waiting to get copies as well. When Jasper returns to view and edit the footage, he realizes that none of the audio was captured during the Valedictorian speech. Jasper's efforts to appease an emotional Mrs. Kerry are futile as she believes he should have checked this during the taping. Jasper soon learns that he is being sued for professional negligence for \$1,200.
- ▶ Lillian Studios is hired by Greg and Wendy to take a family portrait to present to their father as a special Christmas gift. They decide to fly out the entire family including their sisters and family in California as well as both sets of grandparents in Florida. They arrive at the studio for an hour shoot and the photographer's assistant, who is new to the company, takes a few rolls of film. When the proofs are reviewed two weeks later, the images are blurry and most are not suitable to blow up for the Christmas gift. Greg and Wendy sue Lillian Studios for \$3,500, the cost to fly the relatives back out for another shoot.
- ▶ Bonnie and Alex decide to hire Cherished Image Photographers to capture images of their newborn son. They meet with the photographers at Cherished Image and sign the standard contract offered by the studio. They are thrilled with the results when they receive the proof book. Three months later when Bonnie's friend is viewing the Cherished Images website, she sees the photo of Bonnie's son as part of the sample images and calls Bonnie to let her know. Bonnie is irate seeing what she felt was a private image and moment now displayed on the website. After a phone call to the studio, she learns that the contract she signed states that images can be used for promotional purposes without her consent. Despite this fact, she sues Cherished Images. Although Cherished Images wins the case, defense costs alone costs the photographers over \$3,000.



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