

High Risk Photography



Here are the primary categories of high-risk photography activities that are excluded from the insured Freelance Photographer activities:

1. Environmental and Nature Hazards

- **Storm Chasing and Tornado Photography:** Involves extreme wind, flying debris, and lightning. This has resulted in fatalities of professional photographers.
- **Volcano and Wildfire Photography:** Exposure to extreme heat (up to 130°C), smoke inhalation, and toxic gases, often requiring fire-resistant clothing.
- **Coastal/Waterfall Photography:** Shooting on slippery, wet rocks near cliffs or ocean rock platforms poses a high risk of being swept away by unexpected "rogue" waves or falling from heights.
- **Wilderness and Wildlife Photography:** Risk of animal attacks or getting lost/trapped in isolated areas.
- **Dilapidated Building Exploration:** Risks include falling through unstable floors, structural collapse, and exposure to toxic materials like asbestos or biological hazards (e.g., rat urine leading to leptospirosis).

2. Physical and Personal Safety

- **Selfies in Dangerous Areas:** The leading cause of photo-related death, frequently involving falls from heights or drowning.
- **Edge Photography:** Standing on the edge of cliffs, skyscrapers, or cranes to get a dramatic, steep-angle perspective.
- **War Zone/Conflict Photography:** Exposure to direct violence, ballistic threats, kidnapping, and car-jacking.
- **Public Disorder/Protests:** Risk of being caught in violent altercations or targeted by crowds or law enforcement.

3. Equipment and Technical Hazards

- **Underwater Photography:** Drowning risks, dangerous marine life, and expensive damage to gear.
- **Drone Operations:** Legal risks involving airspace regulations, property damage, or injury to bystanders if the drone crashes.
- **Handling Pyrotechnics/Explosives:** Specialized photography (SFX) that requires strict protocols, as it involves working with detonators, fire, and explosions.
- **High-Voltage Studio Setup:** Using powerful strobe lights near water or improper electrical setups.

4. Legal and Ethical Risks

- **Trespassing:** Entering private property or restricted areas (e.g., active railway lines, military bases).
- **Non-Consensual Imagery:** Photographing people in sensitive or public areas without consent, leading to potential confrontation or legal issues, especially regarding children.
- **Data Security/Clinical Photography:** Mishandling patient images in healthcare settings can violate privacy laws like HIPAA.