

STATEMENT OF DEMANDS AND NEEDS

This product meets the demands and needs of those who wish to protect their photographic equipment.

SIGNIFICANT FEATURES AND BENEFITS

SIGNIFICANT OR UNUSUAL EXCLUSIONS AND LIMITATIONS

SECTION 1 - INSURED PERILS

Your equipment will be protected within the geographic limits stated against:

- (a) accidental loss;
- (b) damage;
- (c) theft;

including attended in transit risk.

SECTION 2 - ALL RISKS

Covers any item detailed as 'All Risk' up to the amount specified in the schedule for any loss, theft, destruction or damage occurring anywhere in the UK. Cover includes 30 days Worldwide cover.

SECTION 3 - HIRE OF REPLACEMENT EQUIPMENT

Cover for expenses necessarily incurred in the hiring of replacement equipment as a result of an insured peril as detailed in section 1, up to a maximum of 5% of the total sum insured (subject to a maximum hiring cost of £2,500) or as stated in the schedule.

Costs incurred without our prior written agreement.

SECTION 4 - NEW FOR OLD

Following the total loss of an insured item(s) due to an insured peril as detailed in section 1, occurring within 1 year of new (yearly policies) or 2 years of new (monthly policies), replacement will be based upon the sum insured or new market value if less.

SECTION 5 - UNATTENDED VEHICLE COVER

Your insured items are covered if they are left in an unattended vehicle, provided the optional extension is shown on the schedule as being applicable to an 'All Risk' policy and the additional premium has been paid to the company.

SECTION 6 - UNLIMITED WORLDWIDE COVER

Your insured items are covered for unlimited worldwide use (in addition to the standard 30 days worldwide cover provided by the policy, up to 90 days per occasion), provided the optional extension is shown on the schedule as being applicable to an 'All Risk' policy and the additional premium has been paid to the company.

Any loss if travelling for more than 90 days per occasion.

SECTION 7 - PUBLIC LIABILITY

Your legal liability to a third party, for damages and costs arising out of your use of the insured items.

Death, bodily injury, loss or damage to you or any property owned, held in trust, in the charge of or under the control of you, any person handling the insured items with or without your permission and consent, any person that lives with you, any member of your

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immediate family, your agent or licensee, any person in the course of their employment or under a contract of service or apprenticeship with you, guest, employer or any person with whom you have a contractual or business relationship.

SECTION 8 - PERSONAL ACCIDENT

We pay up to the amount specified in the schedule if the first-named proposer sustains bodily injury (defined below) from using the insured articles and this leads to his/her:

- (a) death;
- (b) total and irrecoverable loss of auditive power;
- (c) total and irrecoverable loss of sight;
- (d) total and irrecoverable loss of limbs;
- (e) permanent total disablement entirely preventing any and every occupation.

Compensation is not payable under more than one of the benefits of this section for the consequences of one accident.

Any person over the age of 70 or under 18.

Any pre-existing medical condition.

Any consequences of pregnancy, childbirth or influence of drugs/alcohol.

Losses except those caused in connection with an insured loss under any other section of this policy.

PREMIUM AND EXCESS REVIEW

The premium and excess for this policy is reviewed once a year.

As a result of the premium and excess review, your premium and/or excess may go up, stay the same or go down, and there is no limit to the amount of change.

If we change your premium and/or excess and you do not wish to continue your cover, you should contact us to cancel.

GENERAL EXCLUSIONS & LIMITATIONS THAT APPLY TO 2 OR MORE POLICY SECTIONS

Any item or set of items (e.g. cd collection), if it is not specified in the schedule.

Theft from any vehicle or premises unless forcible and violent entry or exit was used causing substantial damage at the point of entry.

Theft from any vehicle or premises unless the security requirements are adhered to.

Loss or damage:

- (a) arising solely from electrical or mechanical breakdown;
- (b) from anywhere except a defined place or during specified time span no greater than 24 hours.

Any loss of or damage to property left unattended in the open or in a public place, such as a train or bus station, streets, car parks or communal areas.

Anything when a building housing the insured items is untenanted or unoccupied for more than 21 days continuously.

An excess is applicable on most sections of cover and varies dependent on your plan type. (Please see policy schedule for full details).

Films, batteries, fuses, computer software, bulbs, strings, reeds, valves, leads or other consumable items.

Loss of revenue howsoever caused.

We do not cover any loss, injury, damage, illness, death or legal liability, directly or indirectly, caused by, happening through, in consequence of or contributed to by Influenza or any derivation or variant thereof.

Theft, attempted theft, loss of or damage to any insured equipment whilst in a taxi, commercial vehicle or vehicle used as such, caravan (static or mobile), mobile homes or vehicles converted for this purpose.

Any theft, attempted theft or loss not reported immediately to the Police and a crime reference number obtained.