

Security Requirements for Photographic Equipment

You must adhere to the following security requirements otherwise your insurance may be invalid and we may reject a claim:

House / Apartment / Photographic Studio

- Brick, concrete or stone private house of standard construction with a slate, tiled or multi-layered roof.
- A self-contained apartment within the above.
- Brick, concrete or stone building of standard construction with a slate, tiled or multi-layered roof within which composed photographs are taken and/or print or photographic film is developed.

Up to £19,999 (total sum insured)

The photographic equipment must be kept inside with security devices in operation.

£20,000 + (total sum insured)

The photographic equipment must be kept inside with security devices in operation PLUS a National Security Inspectorate (NSI) approved and maintained alarm.

Unattended Vehicle

- All doors, windows and other openings of the vehicle are left closed, securely locked and fastened; AND
- Any security devices installed in the vehicle are in operation; AND
- The photographic equipment must be stored out of sight; AND
- Vehicle must have (i) valid motor insurance (ii) valid MOT where applicable (iii) current Vehicle Excise Duty where applicable and (iv) all windows and locks capable of rendering the vehicle secure.

AND: SINGLE ITEM INSURED £3,000 + / TOTAL SUM INSURED £10,000+

- Vehicle must be fitted with a Thatcham category 1 alarm / immobiliser OR category 2 immobiliser OR category 3 steering lock. If any category 1 or 2 device is not factory fitted, it must have been installed by an approved installer and evidence of this must be provided in the event of a claim.

Security Requirements for Gadgets and Mobile Phones

You must adhere to the following security requirements otherwise your insurance may be invalid and we may reject a claim:

House / Apartment / Photographic Studio

- Brick, concrete or stone private house of standard construction with a slate, tiled or multi-layered roof.
- A self-contained apartment within the above.
- Brick, concrete or stone building of standard construction with a slate, tiled or multi-layered roof within which composed photographs are taken and/or print or photographic film is developed.

The gadget or mobile phone must be kept inside with security devices in operation.

Unattended Vehicle between 6am and 9pm

- All doors, windows and other openings of the vehicle are left closed, securely locked and fastened; AND
- Any security devices installed in the vehicle are in operation; AND
- The gadget or mobile phone must be stored out of sight AND
- Vehicle must have (i) valid motor insurance (ii) valid MOT where applicable (iii) current Vehicle Excise Duty where applicable and (iv) all windows and locks capable of rendering the vehicle secure.

Unattended Vehicle between 9pm and 6am

- All doors, windows and other openings of the vehicle are left closed, securely locked and fastened; AND
- Any security devices installed in the vehicle are in operation; AND
- The gadget or mobile phone must be stored out of sight AND
- Vehicle must be fitted with a Thatcham category 1 alarm / immobiliser OR category 2 immobiliser OR category 3 steering lock. If any category 1 or 2 device is not factory fitted, it must have been installed by an approved installer and evidence of this must be provided in the event of a claim; AND
- Vehicle must have (i) valid motor insurance (ii) valid MOT where applicable (iii) current Vehicle Excise Duty where applicable and (iv) all windows and locks capable of rendering the vehicle secure.