

STATEMENT OF DEMANDS AND NEEDS

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

SIGNIFICANT FEATURES AND BENEFITS

SECTION 1 - THEFT

Theft of your photographic equipment anywhere in the UK.

SECTION 2 - LOSS OR ACCIDENTAL DAMAGE

Loss or accidental damage of your photographic equipment anywhere in the UK.

SECTION 3 - NEW FOR OLD

Replacement of your photographic equipment with new ones of the same make or model if it is lost, stolen or accidentally damaged.

SECTION 4 - UNATTENDED VEHICLE

Loss, theft or accidental damage whilst in an unattended vehicle.

SECTION 5 - WORLDWIDE COVER

Loss, theft or accidental damage occurring outside of the United Kingdom, Channel Islands and Isle of Man.

SIGNIFICANT OR UNUSUAL EXCLUSIONS OR LIMITATIONS

EXCLUSIONS APPLYING TO SECTIONS 1 TO 5

Any claim where the security requirements in Appendix 1 have not been complied with.

New for old if your photographic equipment sum insured is less than the replacement value.

Any amount over £10,000 for any single item of photographic equipment.

Any form of cosmetic damage.

Theft when the photographic equipment is loaned or hired out by you to any person other than a member of your immediate family.

Theft unless involving forcible and violent entry and you have complied with the security requirements.

Theft unless (i) you have reported the theft to the nearest police authority as quickly as possible, preferably within 24 hours of discovery (ii) you have obtained a police crime reference number and details of the police station the crime was reported to (iii) you did everything you reasonably could to recover the stolen property.

Theft by a person or persons to whom the photographic equipment was entrusted.

Loss or damage that is not at a known place or that cannot be identified as occurring within a definite 24-hour period.

The excess as shown in your policy schedule

SECTION 6 - REPLACEMENT HIRE

Hire of replacement photographic equipment whilst yours is being repaired or replaced.

Costs incurred where a claim for loss, theft or accidental damage under Sections 1 - 5 is declined.

Costs not supported by a receipt/invoice showing full details of the costs incurred.

The excess as shown in your policy schedule.

SECTION 7 - DATA RECOVERY

Payment for a data recovery specialist when data relating solely to your photographic equipment is corrupted.

Costs not supported by a receipt/invoice showing full details of the costs incurred.

Corruption resulting from you not following the manufacturers instructing, abusing or neglecting the hard drive or removable media.

The excess as shown in your policy schedule.

SECTION 8 - ACCIDENTAL PORTFOLIO DAMAGE

Accidental damage to your portfolio.

The excess as shown in your policy schedule.

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SECTION 9 - PROPS

Lost, theft or accidental damage of your props.

Exclusions applying to Sections 1 to 5.

SECTION 10 - PUBLIC LIABILITY

Your legal liability for death or bodily injury, loss or damage to property caused by or through your ownership or use of your photographic equipment.

Death or bodily injury, loss or damage to property: you, any personal handling the item with your permission or consent, any members of your household or immediate family, agent or licensee, any person in the course of their employment or under a contract of service or apprenticeship, guest, employer or any person with whom you have a contractual or business relationship.

The excess as shown in your policy schedule.

SECTION 11 - PERSONAL ACCIDENT

Bodily injury sustained using your photographic equipment resulting in your death, total permanent disablement, loss of hearing, sight or limbs.

Any claim in relation to death which is not supported by a death certificate.

Any claim arising as a result of a pre-existing condition.

The excess as shown in your policy schedule.

SECTION 12 - PROFESSIONAL INDEMNITY

Your legal liability for a breach of professional duty.

Any claim arising out of your bankruptcy or insolvency.

Any claim arising from a partnership or joint venture of which you are a member.

Any claim arising out of any kind of employment related dispute or any kind of defamation, discrimination, harassment or unfair treatment relating to any current, former or prospective employee.

Any claim arising from the performance of your photographic business that occurred before the policy began or that has been notified under any other policy before the start of this policy or that you were aware of or should have been aware of before the start of this policy.

The excess as shown in your policy schedule.

SECTION 13 - BUSINESS INTERRUPTION

Your loss of income or additional expenditure as a result of business interruption occurring immediately after, and in direct consequence of damage to your premises or any part thereof.

This section does not apply if the photographic business is wound up, permanently discontinued or carried on by a liquidator or receiver.

Any amount over the maximum recoverable.

Any amount incurred more than 365 days after the occurrence of the damage.

The excess as shown in your policy schedule.

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ELECTIVE BENEFITS

SECTION 14 – GADGETS AND MOBILE PHONES

Gadgets (restricted to 2 claims every 365 days)

If, you lose your gadget or it is stolen, or if it is accidentally damaged or damaged by coming into contact with liquid, you may claim for the gadget and any accessories.

Mobile Phones (restricted to 1 claim every 365 days)

If, you lose your mobile phone or it is stolen, or if it is accidentally damaged or damaged by coming into contact with liquid, you may claim for the mobile phone and any accessories.

Any claim where the security requirements in Appendix 2 have not been complied with.

Any gadget or mobile phone more than 3 years old when cover begins.

Any claim where the gadget or mobile phone is left unattended.

Any claim where you cannot provide proof of purchase including the date the product was purchased / date contract started, be in your name and have the serial / IMEI number.

Any form of cosmetic damage.

Theft (unexplained or otherwise) unless:

- involving forcible and violent entry
- you reported it to your network provider and the police within 24 hours
- you obtained a crime reference number
- you did everything you reasonably could to recover the stolen property

Theft when the gadget or mobile phone is loaned or hired out by you to any person other than a member of your immediate family.

Theft by a person or persons to whom the gadget or mobile phone was entrusted.

Loss or damage that is not at a known place or that cannot be identified as occurring within a definite 24-hour period.

The excess as shown in your policy schedule.

SECTION 15 – HELMET / SPORTS / ACTION CAMERAS

Loss, theft or accidental damage of helmet/sports/action cameras.

Exclusions applying to sections 1 to 5.

SECTION 16 – WATERPROOF PHOTOGRAPHIC EQUIPMENT

Loss, theft or accidental damage of waterproof photographic equipment.

Any claim for flooding unless the waterproof photographic equipment was accidentally damaged at the same time.

Exclusions applying to sections 1 to 5.

SECTION 17 – NEW FOR OLD FOR LIFE

New for Old cover is extended for the useful life of your photographic equipment.

Any amount shown in your policy schedule for New for Old cover.

SECTION 18 – EXTENDED WORLDWIDE COVER

Worldwide Cover is extended.

Any amount shown in your policy schedule for Worldwide cover.

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SECTION 19 - EXTENDED PUBLIC LIABILITY

Public Liability cover is extended.

Any amount shown in your policy schedule for Public Liability cover.

SECTION 20 - ASSOCIATES LIABILITY

Public Liability cover is extended to include associates.

Exclusions to Sections 10.

SECTION 21 - PREMIUM WAIVER

In the event of your hospitalisation, accidental bodily injury, death or unemployment, we will waive your insurance policy premium.

If you are unable to work but receive your normal wages or salary.

Voluntary unemployment.

If you were on notice of the potential for unemployment prior to commencing this cover.

SECTION 22 - LEGAL HELPLINE

Telephone legal advice concerning the ownership or use of your photographic equipment.

Any commercial legal problems.

Consideration of any documentation or correspondence pertaining to your dispute.

Undertaking litigation.

GENERAL CONDITIONS

You must take all reasonable precautions to prevent loss, damage or accidents and maintain any property covered under the policy in a sound and roadworthy condition.

Where you maliciously and / or recklessly fail to disclose a material fact at policy inception, review or when making a claim we may (i) reject your claim (ii) endorse your policy (iii) void your policy and/or (iv) retain your premium.

You must notify us as soon as possible of any change in circumstances relevant to this policy, including changes to the storage location. Failure to do so may invalidate your policy. We reserve the right to alter the terms of your policy immediately after we are notified of such changes.

We are liable only if we have received the correct premium before the start of each policy term.

This insurance will stop covering any item as soon as you sell it or part with any interest in it, whether temporary or permanently.

CONDITIONS OF SETTLING CLAIMS

All losses must be substantiated by proof of purchase. You must provide valuations, reports, information etc. at your own expense if we request them.

GENERAL EXCLUSIONS

Any losses which are not expressly covered by the terms and conditions of this policy.

Any claim made, or any event causing the need for a claim to be made, that occurs before your policy began.

We will not pay a claim that is in any way untrue or fraudulent, or arises from a malicious, wilful or criminal act by (a) you or someone acting on your behalf; or (b) someone caring for or in control of your Item; or (c) one of your family, relations, agents, employees, licensees, paying guest, someone living with you or any other person in a contractual relationship with you.

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.