Amateur Photographers and Amateur Astronomers Insurance Summary of Cover

Arranged by:

GLOVER&HOWE
INSURANCE SERVICES

KEY FACTS SUMMARY

The Amateur Photographers & Amateur Astronomers policy is specifically designed to meet the insurance needs of amateur photographers and astronomers. The policy covers loss of or damage to any make or type of photographic, astronomical and associated equipment that you choose to insure, including computers, printers, telescopes, video and digital cameras or camcorders, sound recording equipment, televisions, projectors, unexposed films, props, portfolio, negatives or transparencies belonging to you or your family, other than property on loan or hire.

Your cover is valid for a period of 12 months or as detailed in your policy schedule and is renewable annually.

Important

This document provides a summary of the significant benefits, features and limitations of the cover. The full terms, conditions and exclusions of your policy can be found in your policy wording, so please take time to read it in conjunction with the application, declaration and/or Statement of Fact completed by you or on your behalf and policy schedule and make sure you understand the cover provided.

CONTACT US

If you need to make a claim please call:
Glover & Howe on **01206 814500** or call us on **0330 024 2266**

Please have your policy number to hand when contacting us.
All calls may be recorded for training and evidential purposes.

SIGNIFICANT FEATURES, BENEFITS, EXCLUSIONS OR LIMITATIONS OF THE POLICY

General Policy Conditions and Exclusions

- Alteration in Risk Condition
- Reasonable Precautions Condition
- Sanctions Condition
- Electronic Risk Exclusion
- Communicable Disease Exclusion

For full details of the exclusions and conditions please refer to the General Conditions, Claims Conditions and General Exclusion Sections of the policy document.

Section 1: All Risks

Provides cover for accidental loss or destruction of or damage to specified items at the premises or within the Territorial Limits specified in the schedule.

Significant Features and Benefits	Significant Exclusions and Limitations
Territorial Limits available are as follows: 1. Great Britain, Northern Ireland, the Isle of Man, and the Channel Islands 2. Any individual trip worldwide not exceeding 60 days at any one time, excluding countries where the Foreign, Commonwealth & Development Office (FCDO) advises against all travel or advises only essential travel, prior to the commencement of any journey. No Claims Discount If no claim has been made under this policy by the expiry of any Period of Insurance the premium for the subsequent Period of Insurance will be reduced by the following percentage discount: (a) No claim in the preceding period of insurance - 5% (b) No claim in the preceding two consecutive periods of insurance - 10% (c) No claim in the preceding three consecutive periods of insurance - 15%	• Excluding cover in any country where The Foreign, Commonwealth & Development Office (FCDO) advises against all travel or advises only essential travel, prior to the commencement of any journey • Wear, tear, depreciation or diminution in value • Use of any article contrary to manufacturers' instructions • Storm or flood unless the property is contained in an enclosed vehicle or in a building • Inherent vice, latent defect, defective design, plan or specification or the use of faulty materials • Faulty or defective workmanship • Denting, mechanical or electrical defect, failure, breakdown or derangement • Dry or wet rot, fungus, rust, corrosion, woodworm, moths, insects, vermin or pests • Change in temperature, colour, flavour, texture or finish • Theft or attempted theft of unattended property or from an unattended vehicle unless secured and the total value is less than £7,500 (unless such property is specified in the schedule) or from unattended/closed premises unless secured

SIGNIFICANT FEATURES, BENEFITS, EXCLUSIONS OR LIMITATIONS OF THE POLICY

Significant Features and Benefits	Significant Exclusions and Limitations
	• No more than £500 in respect of theft from any halls of residence, shared or rented accommodation unless full security is in place and theft involves forcible and violent entry or exit • Theft from any unattended vehicle between 2200 hours and 0600 hours • Breakage of valves, bulbs or watch glasses • Cosmetic damage that does not affect the purpose of the portfolio item(s) • Cosmetic damage that does not affect the operation of the Photography Equipment, including superficial scratches and dents • Any drone or unmanned aerial vehicle (UAV) including any property insured attached thereto, unless agreed by us • The excess in respect of: (a) damage to property insured - 10% of the agreed claim subject to a minimum of £50 and a maximum of £150 (b) damage to property insured as a result of theft or attempted theft from any Vehicle - 10% of the agreed claim subject to a minimum of £100 and a maximum of £500. **Please see the All Risks Section, General Exclusions, General Conditions and Claims Conditions.**

IMPORTANT INFORMATION

How to make a Claim

Should You be unfortunate enough to have to make a claim please contact Glover & Howe on **01206 814500**.

Your Rights to Cancel the Policy

If this cover does not meet your requirements, please return all your documents to your broker. If cover has not yet started you will receive a full refund of the premium. If cover has started we will refund the premium for the exact number of days left on the policy. No refund will be given if a claim has been submitted or there have been any incidents likely to give rise to a claim during the current period of insurance.

How to make a Complaint

It is always our intention to provide a first class standard of service. However we do appreciate that occasionally things go wrong. In some cases the broker who arranged your insurance will be able to resolve any concerns, particularly if your complaint relates to the way the policy was sold, and you should contact them directly.

Alternatively please contact us using the following details quoting your policy or claim number.

Customer Relations Covéa Insurance, A&B Mills, Dean Clough, Halifax, HX3 5AX

Telephone: **0330 221 0444**

Calls may be recorded for training and evidential purposes.

Website: **www.coveainsurance.co.uk**

Email:
customer.relations-rdg@coveainsurance.co.uk

Full details of the Covéa Insurance Internal Complaints Procedure are detailed in our leaflet 'Complaints Procedure' which is available on request or may be downloaded from our website at **www. coveainsurance.co.uk/complaints**.

Financial Ombudsman Service

You may be eligible to refer your complaint to the Financial Ombudsman Service. Their contact details are:

Financial Ombudsman Service, Exchange Tower, London, E14 9SR

Telephone: **0800 023 4567**

Website: **www.financial-ombudsman.org.uk**

Email:
complaint.info@financial-ombudsman.org.uk

Financial Services Compensation Scheme

Covéa Insurance and DAS Legal Expenses Insurance Company Limited are covered by the Financial Services Compensation Scheme. You/an Insured Person may be entitled to compensation from the scheme if we are unable to meet our liabilities under this insurance.

Further information is available from the:

Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU.

Telephone: **020 7741 4100**

Website: **www.fscs.org.uk**

Email: **enquiries@fscs.org.uk**

Registration and Regulatory Information

This Insurance is provided by Covea Insurance plc. Covea Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registration Number 202277. Registered Office: **A & B Mills, Dean Clough, Halifax, HX3 5AX**. Registered in England and Wales Number 613259.

This insurance policy is arranged for you by Glover & Howe Insurance Services ('Glover & Howe'). Glover & Howe Insurance Services is a trading name of Glover & Howe Ltd and is authorised and regulated by the Financial Conduct Authority. Registration Number 562289. Registered Office: 47 Butt Road, Colchester, CO3 3BZ. Registered in England and Wales Number 002261824.

You can check the regulatory status on the Financial Services Register by visiting the Financial Conduct Authority's website: **www.fca.org.uk/register**.

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GLOVER&HOWE
INSURANCE SERVICES

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