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# Amateur Photographers and Amateur Astronomers Insurance Summary of Cover

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Arranged by:



# Policy 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.

This document summarises the wide protection and benefits available with the Amateur Photographers & Amateur Astronomers Policy. Full details of the policy cover, including terms, conditions and exclusions, are contained in the policy document. It is important that you read the policy document carefully; a copy is available on request from Glover & Howe.

The insurance provided by this policy is underwritten by Covea Insurance plc and is backed by Covea Insurances commitment to provide a quality product.

This Summary does not constitute any evidence of insurance.

The Amateur Photographers & Amateur Astronomers policy contains terms and exclusions which are summarised below but this is not an exhaustive list.

## No Claim Discount

If no claim is made under the policy during any period of insurance the premium for the subsequent period of insurance will be reduced by the following percentage discount:

No claim in the preceding period of insurance 5%

No claim in the preceding two periods of insurance 10%

No claim in the preceding three periods of insurance 15%

## General Policy Conditions and Exclusions

The Amateur Photographers & Amateur Astronomers policy contains general policy conditions and exclusions which are summarised below.

This is not an exhaustive list.

All sections may be subject to special conditions. Please refer to a specimen policy wording for full details.

## Summary of General Policy Conditions

### Cancellation

- You may cancel this policy by giving written instructions to Glover & Howe, 4 St Peters Court, St Peters Street, Colchester Essex CO1 1WD or us at Covea Insurance plc, 50 Kings Hill Avenue, Kings Hill, West Malling, Kent, ME19 4JX.

We may cancel this policy or any section by sending a recorded delivery letter to your last known address, giving 7 days notice.

You may cancel this policy within 14 days from the date it begins or from the date you receive this policy document, whichever is the later, returning the policy document and schedule to us at the above address. You will receive a full refund of premium but if there has been an incident which has resulted or could have resulted in a claim, you must reimburse us for any amounts we have paid or may be required to pay, in respect of the incident.

In the event of cancellation by you after the 14 day period described above or cancellation by us at any time, we will refund a pro rata proportion of the premium paid in respect of the unexpired term of this policy unless a claim or an incident likely to give rise to a claim has occurred during the current period of insurance.

## Claims

In the event of a claim or possible claim you must

- advise the Police as soon as reasonably possible if there has been a theft, attempted theft, riot damage, vandalism or any malicious act or if any insured property has been lost outside the premises
- advise us or Glover & Howe as soon as reasonably possible
- not admit or deny liability without our written consent
- inform us or Glover & Howe immediately of any claim being made, or of any impending prosecution, inquest or fatal accident inquiry. All documentation relating to any accident, claim, prosecution or court proceedings must be sent to us immediately, unacknowledged
- provide all details and evidence we may reasonably require. Subject to our prior consent and approval, we will pay any expenses you necessarily incur in providing such evidence and details.
- take all reasonable steps to lessen the extent of any loss or damage.

If you fail to comply with this Clause, we may refuse to accept any liability for your claim.

There are other **General Policy Conditions** please refer to a specimen policy wording for full details.

## Summary of General Policy Exclusions

- radioactive contamination (but such contamination caused by terrorists can be covered under a separate Terrorism policy)
- war, invasion, civil war, rebellion or revolution
- any act of terrorism (Note: cover for most acts of terrorism is available under a separate Terrorism policy)
- sonic bangs
- confiscation, nationalisation or requisition by any government or authority
- computer viruses
- gradual pollution or contamination
- property being heated
- overrunning or self-heating of electrical machines not resulting in fire
- theft by you or any member of your family or household
- disappearance, unexplained loss or inventory shortage
- failure of any computer to recognise a valid date

## Section 1 - All Risks - Equipment

Loss of or damage to property that you have chosen to insure occurring:

- a) anywhere in the UK or elsewhere in the world during any individual trip not exceeding 60 days at any one time;
- OR
- b) anywhere in the world.

Minimum standards of security are required if the overall sum to be insured exceeds £15,000.

## Significant Features and Benefits

The amount payable in the event of a claim is the cost of repairing or replacing the property as new.

## Significant Exclusions and Limitations

- damage caused by wear, tear or any gradually operating cause
- electrical or mechanical breakdown
- use of any article contrary to manufacturers' instructions
- faulty or defective workmanship or operational error or omission
- damage to property caused by any process it is undergoing
- loss consisting of change of temperature, colour, flavour, texture or finish
- tapes, cassettes, cartridges, films (exposed or otherwise) or batteries unless specifically insured
- theft from any unattended vehicle unless the vehicle is a car or van of a fully enclosed type with all opening closed and all protections put into effect, the property being out of sight in a locked boot or other compartment and the theft involves the use of force or violence of which there is visible evidence of property insured for an amount exceeding £7,500 unless specially arranged
- theft from any unattended vehicle between 2200 hours and 0600 hours
- cover will not apply in any country where the Foreign Office of the British Government recommends, prior to the commencement of any journey, against travel to such country or travel only when essential
- more than £500 in respect of theft from any halls of residence or shared or rented accommodation unless
- securely locked and the theft involves forcible and violent entry or exit
- breakage of valves, bulbs or watch glasses
- the first amount of each claim for theft from a motor vehicle, being 10% of the agreed claim subject to a minimum of £100 and a maximum of £500
- the first amount of each other claim being 10% of the agreed claim subject to a minimum of £50 and a maximum of £150

## Customer Service Information

### Covea Insurance plc

Covea Insurance plc (Covea Insurance) is a public limited company, registered in England and Wales under number 613259. It underwrites general insurance business. It is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. The Financial Conduct Authority and the Prudential Regulation Authority are independent watchdogs that regulate financial services.

Covea Insurance's Financial Services Register number is 202277. You can check this on the Financial Services register by visiting the Financial Conduct Authority website [www.fca.org.uk](http://www.fca.org.uk) or by contacting the Financial Conduct Authority on 0300 500 8082.

Registered Office: 2 Norman Place, Reading, Berkshire, RG1 8DA

### Glover & Howe Insurance Services

This policy is arranged by Glover & Howe Insurance Services ('Glover & Howe').

Glover & Howe Insurance Services is a trading name of Glover & Howe Ltd.

Glover & Howe Ltd's Registered Office is 47 Butt Road, Colchester, CO3 3BZ. It is authorised and regulated by the Financial Conduct Authority. It appears on the Financial Services Register under number 562289. You can check this on the Financial Services Register by visiting the Financial Conduct Authority website [www.fca.org.uk](http://www.fca.org.uk) or by contacting the Financial Conduct Authority on 0800 111 6768.

### Accessibility

We are able to provide, upon request, audio tapes, large print and Braille documentation. Please advise us if you require any of these services to be provided so that we can communicate in an appropriate manner. Alternatively, if you have hearing or speech difficulties and have access to a text telephone, you can call any of our numbers using the text relay service operated by Action on Hearing Loss (formally known as RNID).

### Law applicable to the contract

We propose to choose English law as the law applicable to the contract unless we agree another choice of law with you prior to the start date.

### Will I have cancellation rights?

You have a right to cancel the policy within a 14 day cancellation period and receive a return of any premiums paid, less an administration charge and an amount representing the cover you have received to date. This is subject to certain terms, full details of which can be found in the policy wording, a copy of which is available on request.

### Please Read the Policy

Please periodically read the policy and the policy schedule carefully and make sure that it meets your needs and that you understand its terms, conditions, limits and exclusions.

If you wish to change anything or if there is anything you do not understand please notify your insurance adviser, if you fail to notify us your policy may not operate fully.

### Policy Duration

The policy has a 12 month period of insurance (unless shown differently on your policy schedule) and is annually renewable.

### Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Further information about compensation scheme arrangements is available from the Financial Services Compensation Scheme.

### Notification of a claim

If you have a claim or are aware of an incident that could result in a claim, please contact Glover & Howe on 01206 814 500 or Covea Insurance plc on 0330 134 8187.

### Enquires and complaints

If you have an enquiry or complaint regarding:

- the suitability of this policy for your needs; or
- the information and advice you received whilst it was originally being discussed; or
- the operation or administration of the policy;

or an enquiry concerning a claim that you may have made you should contact Glover & Howe by telephone on 01206 814500, or by writing to them at, 4 St Peters Court, St Peters Street, Colchester, Essex, CO1 1WD.

If your complaint relates to the cover under this policy or the way a claim is/has been handled you should contact us:

The Customer Services Manager,  
Covea Insurance plc,  
50 Kings Hill Avenue,  
Kings Hill,  
West Malling,  
Kent  
ME19 4JX

or telephone us on 0330 134 8194

or email us at [information@coveainsurance.co.uk](mailto:information@coveainsurance.co.uk)

A copy of Covéa Insurance's complaints handling procedure is available on request.

Please be ready to provide all relevant details of your policy and in particular your policy number (if allocated) to help your enquiry or complaint to be dealt with speedily.

You may have the right to refer it to the Financial Ombudsman Service at Exchange Tower, Harbour Exchange Square, London, E14 9SR; telephone numbers 0800 023 4567 (calls to this number are normally free for people calling from a "fixed line" phone but charges may apply if you call from a mobile phone) and 0300 123 9123 (calls to this number are charged at the same rate as 01 or 02 numbers on mobile phone tariffs). Website [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

Following this procedure will not affect your legal rights.

Nothing in the terms and conditions of this policy will reduce your statutory rights relating to faulty or mis-described goods or services. For further information about your statutory rights, you should contact your local authority Trading Standard Department or Citizen's Advice Bureau.



**Glover & Howe Insurance Services**

4 St Peters Court, St Peters Street, Colchester, Essex, C011WD

Tel: 01206 814500 Email: [insurance@gloverhowe.co.uk](mailto:insurance@gloverhowe.co.uk) Web: [www.gloverhowe.co.uk](http://www.gloverhowe.co.uk)

Glover & Howe Insurance Services is trading name of Glover & Howe Ltd.

Glover & Howe Ltd is authorised and regulated by the Financial Conduct Authority.

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