



Photographic Equipment Protection Summary of Cover for Professional and Semi-Professional Photographers

Arranged by:



GLOVER & HOWE
INSURANCE SERVICES

Semi-Professional & Professional Photographers' Insurance Summary

The Semi Professional & Professional Photographers' Policy is specifically designed to meet the insurance needs of professional and semi-professional photographers, covering the assets, earnings and the legal liabilities of your business. It is insured by Covea Insurance plc for all sections. The policy provides a range of standard covers and optional sections to meet the individual needs of photographers.

The policy is written on an all risks basis and therefore perils such as:

- Escape of Water
- Falling Aerials, fittings or masts, trees or branches
- Fire, Lightning, Aircraft, Explosion, Earthquake
- Impact
- Leakage of Oil
- Riot and Malicious Damage
- Sprinkler Leakage
- Storm and Flood
- Theft or attempted Theft involving forcible entry or exit

are automatically included, unless otherwise specifically excluded in the policy wording or schedule.

This document is a summary of the insurance cover provided by the Policy and, as such, it does not contain the full terms, conditions and exclusions of your insurance coverage.

This policy will provide the following covers as standard:

- Specified All Risks

The following optional covers are also available. Your schedule will show if you have selected them:

- Property Damage
- Money (the policy will provide this cover as standard if you select Property Damage)
- Business Interruption
- Employers Liability
- Public and Products Liability
- Personal Accident
- Professional Indemnity

You can find the full terms and conditions of the Semi- Professional & Professional Photographers Insurance policy in the policy document, a copy of which is available on request. Please take time to read it and make sure you understand the cover it provides.

This summary is provided to you for information purposes only and does not form part of your insurance contract.

No Claim Discount

If no claim is made under the Specified All Risks, Property Damage or Business Interruption sections of the policy during the period of insurance, the premium for these sections 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 two preceding periods of insurance 10%
- No claim in the preceding three periods of insurance 15%

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All Risks Section

Damage to computing equipment, photographic equipment and photographic media used in connection with the business, as shown in the schedule.

You can select the area in which cover is to apply to each article from one of the following:

- Premises the cover applies solely at a specified location

- United Kingdom the cover applies anywhere in the United Kingdom or during any individual trip elsewhere in the world not exceeding 20 days at any one time

- Europe the cover applies anywhere in the United Kingdom and the countries of the European community, any country or island with a Mediterranean coastline, Iceland, Madeira, The Azores, Canary Islands and Jordan or during any individual trip elsewhere in the world not exceeding 20 days at any on time

- Worldwide the cover applies anywhere in the world

The 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.

Significant Features and Benefits	Significant Exclusions and Limitations	Policy Page no.
All risk cover to the property specified in the schedule	Damage caused by or consisting of <ul style="list-style-type: none"> • frost, wear, tear, depreciation or diminution in value or any gradually operating cause • inherent vice, latent defect, defective design, plan or specification or the use of faulty materials • faulty or defective workmanship or operational error or omission • any process involving heating, drying, cleaning, dyeing, staining, repairing, restoring, renovating, fitting, installation, testing, commissioning, alteration or maintenance of any property • use of any article contrary to manufacturers' instructions • storm or flood unless the property is contained in an enclosed vehicle or building • damage by theft or attempted theft from any unattended vehicle <ul style="list-style-type: none"> a) occurring overnight or after the completion of the insured's normal working day or when the insured's final assignment has been completed or after the completion of any working day of the driver b) unless <ul style="list-style-type: none"> i) the vehicle is a car or van of a fully enclosed type (excluding convertible or soft top vehicles) and ii) all doors, windows and any other openings are shut and securely locked and fastened with all security devices therein or thereon in full and proper operation and iii) the property is concealed out of sight in a locked boot or other fully enclosed compartment (the area at the rear of an estate type car or hatchback under the top cover and out of view is deemed to be a locked boot) and iv) there is visible evidence of the use of forcible or violent entry to the vehicle 	22

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	<ul style="list-style-type: none"> c) involving property insured for an amount exceeding £20,000 unless stated otherwise in the schedule • an excess in respect of <ul style="list-style-type: none"> a) theft from any motor vehicle, being 10% of the agreed claim after the application of the General Condition – Underinsurance, subject to a minimum of £100 and a maximum of £500 b) any other loss, being 10% of the agreed claim after the application of the underinsurance condition subject to a minimum of £50 and a maximum of £250. 	
The following additional covers are included:	Up to:	
Hire of replacement equipment policy	15% of the item insured or £2,500, which is the lesser.	22
Reshoot Cover	£5,000	22

Property Damage Section (Optional)

Covers your stock, trade contents and other property used in connection with your business, at or within 50 metres of your premises.

Significant Features and Benefits	Significant Exclusions and Limitations	Policy Page no.
All risks cover on your contents at or within 50 metres of the premises.	Damage caused by or consisting of <ul style="list-style-type: none"> • property and structures in course of demolition, construction or erection • moveable property in the open, fences, gates, vegetation, lawns and shrubs in respect of damage caused by wind, rain, hail, sleet, snow, flood, dust or falling trees • theft or attempted theft or malicious damage to property in a garden, yard, open space or any open fronted or open sided building • property insured at any premises that are unoccupied unless they are notified to us and we agree to continue cover • storm, flood, leakage of oil or water to property stored in any outbuilding or basement following bursting or overflowing of oil or water tanks, apparatus or pipes or from any automatic sprinkler installation • theft unless involving forcible and violent entry to or exit from a building or involving assault or violence or threat to you or any of your employees • subsidence, ground heave or landslip • equipment breakdown • Theft from unattended vehicles unless otherwise stated in the policy wording • an excess of £100 	24
The following additional covers are included up to the sum insured unless otherwise stated:		
Capital additions	10% of the sum insured	24
Debris removal costs		24
Exhibitions	£2,500	24
Protection equipment expenses	£10,000	24
Landscaping costs	£2,500	24
Loss of metered gas and water	£10,000	24
Additional statutory costs	10% of the sum insured/maximum £50,000	24

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Temporary removal	10% of the sums insured	25
Temporary removal – documents and computer records	Documents – 10% of the sum insured Computer records – up to £1,000	25
Theft damage to the premises	10% of the sum insured / maximum £50,000	25
Theft of keys	£1,000	25
Seasonal increase	25% of the stock sum insured	25
Sanitary ware and underground service pipes or cables	£1,000	25
External CCTV equipment and security lighting	£2,500	25
Glass	£500	25

Money Section

Covers loss of business money whilst at the premises and in transit.

Significant Features and Benefits	Significant Exclusions and Limitations	Policy Page no.
<p>We will cover loss of non-negotiable money up to £250,000 and cash and other negotiable money at the limits stated in the policy.</p> <p>Safes – covers the cost of repair or replacement following theft or attempted theft of safes, franking machines or money carrying equipment</p> <p>Credit Card – provides cover following the fraudulent use by any unauthorised person within the territorial limits of credit or debit cards used by the business</p> <p>Personal Assault – covers and your employees aged between 16 and 75 years for bodily injury following a robbery or hold up:</p>	<p>Damage caused by or consisting of</p> <ul style="list-style-type: none"> any loss due to the fraud or dishonesty of any director, partner or employee unless the loss is discovered within seven working days of its occurrence clerical or accounting errors loss from any unattended vehicle loss from any coin-operated vending, gaming or amusement machine or payphone an excess of £100 <p>Condition Precedent to Liability</p> <p>Money in transit will be accompanied by not less than two responsible adult employees whenever it exceeds £2,500 at any one time and not more than £2,500 will be carried by any one employee.</p>	29
The following additional covers are included:	Up to:	
Safes	£2,500	29
Credit Card	£2,500	29
Personal assault cover includes cover for personal effects.	£250 per employee	30

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Business Interruption Section

Covers loss resulting from interruption of or interference with your business as a consequence of damage to property used by you at the premises for the purposes of the business and occurring at the premises.

Significant Features and Benefits	Significant Exclusions and Limitations	Policy Page no.
Loss of Gross Revenue	any interruption of or interference with the business in the absence of insured damage (other than compulsory closure)	31
The following additional covers are included:	Up to:	
Prevention of access	£50,000	31
Public utilities	£50,000	31
Deeds & documents	£50,000	31
Compulsory closure	£50,000 Maximum indemnity period 3 months	31
Unspecified suppliers	£50,000	31
Exhibition sites	£50,000	31
Book debts	£50,000	31
Property Temporary removed	£50,000	31

Employers' Liability Section (Optional)

Complies with U.K. current legislation relating to compulsory insurance for legal liability for damages arising from injury to employees in connection with their employment.

Significant Features and Benefits	Significant Exclusions and Limitations	Policy Page no.
All amounts which you become legally liable to pay as damages in respect of accidental body injury to any employee, up to a maximum amount payable of £10,000,000 in respect of any one claim or series of claims arising out of one cause.		33
Compensation for court attendance	£250 per person per day	33
Corporate manslaughter		33
Cross liabilities		33
Health and Safety at Work etc. Act 1974		33
Indemnity to other persons		34

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Public and Products Liability Section (Optional)

Covers damages for which you are legally liable to pay in respect of accidental bodily injury to any person accidental loss or damage to material property or accidental obstruction, trespass nuisance or wrongful arrest arising from the ownership of the premises or in the course of the business or caused by your products.

Significant Features and Benefits	Significant Exclusions and Limitations	Policy Page no.
<p>All amounts which you become legally liable to pay as damages in respect of</p> <ul style="list-style-type: none"> • accidental bodily injury to any person • accidental loss or damage to material property • accidental obstruction, trespass nuisance or wrongful arrest <p>arising from the ownership of the premises or in the course of the business or caused by your products.</p> <p>Up to a maximum limit as stated in the schedule in respect of any one claim against you or series of claims against you arising out of one cause within the territorial limits for public liability and in the aggregate for any one occurrence caused by products anywhere in the world.</p>	<ul style="list-style-type: none"> • damage to property or bodily injury sustained by any person arising from the ownership, possession or use of : <ul style="list-style-type: none"> a) any aircraft, aerospace device, hovercraft or watercraft other than hand propelled watercraft and other watercraft not exceeding 7 metres in length b) any lift, elevator, hoist, crane, steam boiler or other apparatus operating under steam pressure, for which a statutory inspection certificate is required but which is not in force c) any mechanically propelled vehicle or plant or trailer attached in circumstances in respect of which insurance or security is necessary to meet the requirements of road traffic legislation other than as insured under the Contingent Motor Liability of this section • damage to property owned by or leased, hired or rented to you • property belonging to you or held in your care, custody or control • legal liability under a contract unless liability would have attached in the absence of such contract • liability arising from or caused by <ul style="list-style-type: none"> a) the provision of advice or any plan, design, formula or specification given separately for a fee or for which a fee is normally charged b) the making up, sale or supply of any drug or medical preparation normally obtainable on prescription from a medical practitioner c) the making up sale or supply of animal feeds seeds, fertilisers, insecticides, or pesticides d) professional neglect, errors, omissions in treatment, medication, advice, certification or other services by you e) loss or destruction of or damage to property, buildings or land caused by vibration or by the removal or weakening of support • loss or destruction of or damage to products or the cost of making good or recalling such products nor the cost of rectifying defective work • loss or destruction of or damage to property which you or are working on • in respect of products which with your knowledge are exported directly or indirectly to the United States of America or Canada • for any products which with your knowledge are used in the aircraft, space, petro-chemical, gas, offshore, ship building and repair or nuclear industries • for any products which with your knowledge are to be used in the motor industry other than those not affecting the safety, stability, steering or braking of the vehicle • fines, penalties or liquidated, punitive or exemplary damages • an excess of £100 	<p>35</p>

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The following additional covers are included up to the maximum amount payable unless otherwise stated:		
Compensation for court attendance	£250 per person per day	35
Contingent motor liability (non-owned vehicles)		35
Corporate manslaughter		35
Cross liabilities		36
Data Protection Act 1998		36
Defective Premises Act 1972		36
Health and Safety at Work etc. Act 1974		36
Indemnity to other persons		36
Libel and Slander	£25,000	37
Overseas Personal Liability		37
Premises leased, hired, rented or in custody or control		37

Personal Accident Section (Optional)

Covers damages should you or an insured person sustain accidental bodily injury caused solely and directly by violent external and visible means during any period of insurance and such bodily injury directly and independently of any other cause results within twelve months in death, loss of limb, loss of sight, permanent total disablement or temporary total disablement as stated in the schedule.

Significant Features and Benefits	Significant Exclusions and Limitations	Policy Page no.
<p>Compensation for persons aged between 16 and 75 years should they sustain accidental bodily injury, loss of limb, loss of sight, permanent total disablement or temporary total disablement to the sums insured stated within the schedule.</p>	<ul style="list-style-type: none"> • death, loss of limb, loss of sight, permanent total disablement or temporary total disablement caused by: <ol style="list-style-type: none"> a) insanity, intentional self-injury, suicide or attempted suicide, participation in any criminal act or being under the influence of or being affected by intoxicating liquor or drugs b) any hazardous sport, pursuit or pastime c) pregnancy or childbirth d) any pre-existing physical or mental disability or infirmity, medical condition or chronic or recurring ailment e) exposure to exceptional danger (except in an attempt to save human life) 	39

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Professional Indemnity Section (Optional)

Covers you or your employees, partners, directors or any other persons, partnership, firm or company acting on your behalf for breach of professional duty by reason of negligence, error or omission happening in connection with the business.

Significant Features and Benefits	Significant Exclusions and Limitations	Policy Page no.
All amounts which you become legally liable to pay as damages in respect of breach of professional duty by reason of negligence, error or omission happening in connection with the business.	<p>Damage caused by or consisting of:</p> <ul style="list-style-type: none"> • bodily injury sustained by any person arising out of and in the course of their employment • liability arising directly or indirectly from any wilful, dishonest, fraudulent, malicious or illegal act or omission by you or your director • liability which <ol style="list-style-type: none"> a) attaches solely under the terms of any contract or agreement if such liability would not have attached in the absence of such contract or agreement b) arises from the ownership of any building, structure or land • liability arising out of or relating directly or indirectly to: <ol style="list-style-type: none"> a) your insolvency b) your bankruptcy c) a take-over of you d) a merger involving you • liability arising out of, caused by or relating to products • alleged infringement of Copyright, Patents, Registered Designs, Trade Marks or Passing-off • claims made by any of your directors or partners or by any other person with a financial interest in the business • damages for breach of professional duty unless the action is brought against you or any employee in a Court of Law in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands • liability arising from and or caused by any processes or work in connection with any platform or rig or any aircraft or vessel servicing a platform or rig • liability arising directly or indirectly out of exposure to or inhalation of, or fears of the consequences of exposure to, or inhalation of asbestos • the excess • any claim notified after the insurance has ceased 	40
The following additional covers are included up to the maximum amount payable unless otherwise stated:		
Claims costs and expenses		40
Employee Fraud and dishonesty		40
Indemnity to other persons		40
Libel and slander		40
Loss of documents		40
Unintentional breach of confidentiality		40

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Customer Services 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 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 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 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 814500 or Covea Insurance plc on 0330 134 8187.

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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

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

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

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

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