

Amateur Photographers and Astronomers

Insurance Product Information Document

Company: Covea Insurance plc

Product: Photographic Equipment Policy



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: Norman Place, Reading, Berkshire, RG1 8DA. Registered in England and Wales Number 613259.

This document provides a summary of the key information relating to this policy, provided by Glover & Howe Insurance Services, underwritten by Covea Insurance plc. Complete pre-contractual information on the product is provided in the full policy documentation.

What is this type of insurance?

This is a photographers equipment policy for loss and damage, up to the stated limits in your schedule.



What is Insured?

- ✓ Loss, destruction or damage to the property insured caused by any accident or misfortune occurring within the territorial limits
- ✓ Property insured on trips anywhere in the world, not exceeding 60 days at any one time, excluding countries where the Foreign Office of the British Government recommends against travel to such countries or travel only where essential (unless otherwise stated in the schedule)



What is not Insured?

- ✗ Damage caused by wear and tear, or any gradually operating cause;
- ✗ Electrical or mechanical breakdown;
- ✗ Use of any article contrary to manufactures' instructions;
- ✗ Faulty or defective workmanship or operational error or omission;
- ✗ loss, destruction or damage to tapes, cassettes, cartridges, films (exposed or otherwise) or batteries;
- ✗ the first amount of each claim for theft from any 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



Are there any restrictions on cover?

- !! Theft from any unattended vehicle:
 - !! occurring between 2200 and 0600 hours
 - !! unless the vehicle is a car or van of a fully enclosed type (excl. convertible vehicles) with all physical security put into full effect and property being out of sight in a locked boot or other compartment
 - !! unless the theft involves the use of force or violence to gain entry to the vehicle
 - !! involving property insured for an amount exceeding £7,500 unless stated otherwise in the schedule

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Where am I covered?

- ✓ Great Britain, Northern Ireland, the Channel Islands and the Isle of Man;
- ✓ Or trips anywhere in the world, not exceeding 60 days at any one time, excluding countries where the Foreign Office of the British Government recommends against travel to such countries or travel only where essential.



What are my obligations?

- You are required to keep to the conditions as shown in your full policy documentation. Some examples of these are:
 - You must answer any questions to your best knowledge or belief as this could affect our decision to accept your insurance with us
 - You must tell us as soon as possible about any changes in circumstances such as any changes to your address, if someone lives in the home other than you, if the home becomes unoccupied, if your home is being used for business or is not in a good state of repair
 - You must tell us as soon as possible if you have had a loss, accident or theft
- You must pay your excess as the first part of your claim and any additional excesses that may apply. These will be shown on your schedule and any supporting endorsements.



When and how do I pay?

- You can pay annually for your insurance or speak to Glover & Howe Insurance Services about credit facilities



When does the cover start and end?

- Your policy is for an annual period, start and end dates are shown on the schedule. The policy is renewable each year. We recommend that you review and update your cover to make sure it remains adequate.



How do I cancel the contract?

If you want to cancel your policy

- **within 14 days**, we will refund your premium in full unless you have notified us of a claim or incident.
- **outside of 14 days**, we will calculate a pro-rata refund, based on the unexpired term of the policy, unless you have notified us of a claim or incident.

No refund will be given if you have made a claim in the current period of insurance.

If you pay your premium in instalments, all outstanding premium must be paid to us as described in the cancellation terms and loan agreement if you cancel your policy or make a claim.