Amateur Photographers & Amateur Astronomers Insurance

Important Notice to Policyholder

We have made some changes to our Amateur Photographers and Amateur Astronomers Insurance policy.

The following is a summary of the key changes that have been applied to the Amateur Photographers and Amateur Astronomers Insurance policy.

This notice may include changes to sections of the policy for which cover has not been selected. Please therefore ensure that you read this document in conjunction with the schedule which will confirm the sections of cover that are operative. This notice, the schedule and the policy wording form part of the terms and conditions being offered.

Sections	Policies incepting or renewing between 1/12/2020 and 30/04/2021	Policies incepting or renewing on or after the 1/5/2021 onwards
Customer Service Information Notification of a claim	No Change	*Please note the claims contact telephone number has changed.* 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 024 2266.
Customer Service Information Enquires or complaints	*Please note the complaints procedure has changed.* If **you** have a complaint under this policy, **you** or **your** insurance broker should write to **us** at: Customer Relations Covéa Insurance Norman Place, Reading, Berkshire. RG1 8DA or telephone **us** on: 0330 221 0444 or e-mail **us** on: customer.relations-rdg@coveainsurance.co.uk	*Please note the complaints procedure has changed.* If **you** have a complaint under this policy **you** or **your** insurance broker should write to **us** at: Customer Relations Covéa Insurance Norman Place, Reading, Berkshire. RG1 8DA or telephone **us** on: 0330 221 0444 or e-mail **us** on: customer.relations-rdg@coveainsurance.co.uk
General Conditions	*The following Condition has been added to General Conditions.* **Sanctions** **We** shall not provide cover or be liable to provide indemnity or pay any claim or provide any benefit under this policy to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose **us** or any member of **our** group to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of any country.	*The following Condition has been added to General Conditions.* **Sanctions** **We** shall not provide cover or be liable to provide indemnity or pay any claim or provide any benefit under this policy to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose **us** or any member of **our** group to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of any country.
General Exclusions	*General Exclusion 1. h) has been deleted.* *General Exclusion 5. has been deleted and replaced with the following:* 5 a) erasure, loss, distortion or corruption of information on, or reduction in the functionality, availability or operation of any electronic equipment, whether belonging to **you** or not, caused by the malicious introduction or incursion of any unauthorised, unintended, undesired or unexpected program, instruction or command or any other computer or electronic virus b) the failure of any electronic equipment to recognise, accept, respond to or process any data or instruction However, subsequent **damage** which is otherwise covered by **your** policy is nevertheless insured.	General Exclusions 1. has been deleted and replaced with the following: 1. loss, destruction or damage to property or any cost or expense or consequential loss or legal liability directly or indirectly caused by, contributed to by, resulting from or arising out of or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss a) war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power b) an **act of terrorism** or any action taken in controlling, preventing, suppressing, retaliating against, responding to or in any way relating to an act of terrorism. If **we** allege that by reason of this sub-paragraph any loss, destruction or damage is

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		not covered by this policy the burden of proving the contrary shall be upon **you** c) pressure waves caused by aircraft or other aerospatial devices travelling at sonic or supersonic speeds d) confiscation, nationalisation or requisition by order of any government or public, municipal, local or customs authority General Exclusion 5. is deleted and replaced with the following: 5. loss, destruction or damage or any liability, claim, cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with: a) Any: i) loss of, alteration of, or damage to or a reduction in the functionality, availability or operation of a **computer system**, unless subject to the provisions of paragraph b) ii) loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any **data**, including any amount pertaining to the value of such **data** unless subject to the provisions of paragraph c). b) Notwithstanding paragraph a) above, and subject to all terms, conditions and exclusions of this policy or any endorsement thereto, this policy covers physical damage to property insured under this policy and any consequential loss directly resulting therefrom where such physical damage is directly occasioned by any of the **defined perils** as described below c) Notwithstanding sub paragraph a) ii) above, in the event that hardware or the data storage device of a **computer system** insured under this policy sustains physical damage caused by a **defined peril** which results in damage to or loss of **data** stored on that hardware or the data storage device, then the damage to or loss of such **data** shall be recoverable hereunder and the basis of valuation for the recovery of the damaged or lost data shall only be the costs of reproducing **data** if such costs are indemnified under this policy. Such costs shall include all reasonable and necessary expenses incurred in recreating, gathering or assembling such **data**, but does not include the value of the **data** to **you** or any other party even if such **data** cannot be recreated, gathered or assembled. For the purposes of this exclusion the following definitions apply: **computer system** means any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility

		data means information, facts, concepts, code or any other information of any kind that is recorded or transmitted in a form to be used, accessed, processed, transmitted or stored by a computer system **defined peril** means fire, lightning, explosion, aircraft or vehicle impact, falling objects, windstorm, hail, tornado, cyclone, hurricane, earthquake, volcano, tsunami, flood, freeze or weight of snow. *The following General Exclusion has been added:* 6. loss or destruction of or damage to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any consequential loss or any legal liability of whatsoever nature directly or indirectly caused or occasioned by or happening through or in consequence of: a) ionising radiations from or contamination by radioactivity from any irradiated nuclear fuel or from any nuclear waste from the combustion of nuclear fuel b) the radioactive, toxic, explosive or other hazardous properties of any nuclear installation, reactor or other nuclear assembly or nuclear component thereof c) any weapon or device employing atomic or nuclear fission and or fusion or other like reaction or radioactive force or matter d) the radioactive toxic explosive or other hazardous or contaminating properties of any radioactive matter, but the exclusion in this paragraph d) shall not extend to radioactive isotopes other than nuclear fuel when such isotopes are being prepared, carried, stored or used for commercial, agricultural, medical, scientific or other similar peaceful purposes e) any chemical biological bio-chemical or electromagnetic weapon *The following General Exclusion has been added:* 7. a) loss, destruction or damage or any liability, claim, cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with: i) a **communicable disease**; or ii) the fear or threat (whether actual or perceived) of a **communicable disease** regardless of any other cause or event contributing concurrently or in any other sequence thereto. The above exclusion includes, without limitation to the scope of the foregoing: 1. any cost to clean up, detoxify, remove, monitor or test: a) for a **communicable disease**; or b) any property insured hereunder that is affected by such **communicable disease**, and 2. any measures taken by any governmental, public or other authority or any other person for the prevention, suppression, mitigation, cleaning or removal of any **communicable disease**. b) However, paragraph a) shall not apply to physical

		loss or destruction of, or physical damage to, property and any resulting consequential loss, to the extent that **you** establish that such physical loss, destruction or damage was directly caused by: i) Terrorism (as defined in this policy), or ii) a **defined peril**, as described below where specifically insured by this insurance. All other terms, conditions and exclusions of the insurance remain the same. For the purposes of this exclusion the following definition applies: **communicable disease** means any type of disease or illness which can be transmitted by means of any substance or agent from any organism to another organism where: a) the substance or agent includes, but is not limited to, any pathogen, virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and b) the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas, or between organisms, and c) the disease, illness, substance or agent can cause or threaten damage to human health or human welfare or can cause or threaten damage to, deterioration of, loss of value of, marketability of or loss of use of property of any type. **defined peril** means one of the following perils if specifically insured by this insurance: Fire (howsoever caused); lightning; explosion; aircraft and aerial devices dropped from them; riot; civil commotion; strikers; damage caused by malicious persons; windstorm; rainstorm; hail; tornado; cyclone; typhoon; hurricane; earthquake; seaquake; seismic and/or volcanic disturbance/eruption; flood (howsoever caused); freeze; ice storm; weight of snow or ice; avalanche; meteorite or asteroid impact; landslip; landslide; mudslide; escape of water, oil or hydraulic fluid from any tank, apparatus or pipe; sprinkler leakage; impact by any road vehicle or animal; theft or attempted theft; mechanical or electrical breakdown; subsidence; heave; implosion; or collapse.
All Risks – Equipment	*Exclusion 9. has been added to 'What you are not covered for':* 9. loss, destruction or damage caused by theft or attempted theft i) by deception ii) where property is obtained by any person failing to make payment or using any form of payment or means which proves to be counterfeit, false, fraudulent, invalid, uncollectable, irrecoverable or irredeemable for any reason	*Exclusion 9. has been added to 'What you are not covered for':* 9. loss, destruction or damage caused by theft or attempted theft a) by deception b) where property is obtained by any person failing to make payment or using any form of payment or means which proves to be counterfeit, false, fraudulent, invalid, uncollectable, irrecoverable or irredeemable for any reason.

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