Photographic Equipment Protection for Professional and Semi-Professional Photographers

Important Notice to Policyholder

We have made some changes to our Photographic Equipment Protection for Professional and Semi-Professional Photographers policy

The following is a summary of the key changes that have been applied to the Photographic Equipment Protection for Professional and Semi-Professional Photographers 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 Services Information Notification of a claim	No Change	*Please note the claims contact telephone number has changed.* If **you** have a claim please contact Glover & Howe or call **us** on 0330 024 2266.
Customer Services 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
Definitions	*The following changes have been made to Definitions.* *The Definition* ***notifiable human infectious or contagious disease*** *is deleted and replaced with:* **infectious or contagious disease** the following diseases only: Acute encephalitis, Acute poliomyelitis, Anthrax, Cholera, Diphtheria, Dysentery, Food poisoning, Leptospirosis, Legionellosis, Malaria, Measles, Meningitis, Meningococcal septicaemia (without meningitis), Mumps, Ophthalmia neonatorum, Paratyphoid fever, Rabies, Relapsing fever, Rubella, Scarlet fever Smallpox, Tetanus, Tuberculosis, Typhoid fever, Typhus fever, Viral haemorrhagic fever, Viral hepatitis, Hepatitis A, Hepatitis B, Hepatitis C, Whooping cough, Yellow fever. No other disease shall be added to the above list without **our** prior written consent. *The following Definition has been added to Definitions:* **electronic data** facts, concepts or information in a form usable for communications, interpretation or processing by electronic or electromechanical data processing or electronically controlled equipment which includes programs, software, firmware, operating systems or	*The following changes have been made to Definitions.* *The Definition* ***notifiable human infectious or contagious disease*** *is deleted.* *The following Definition has been added to Definitions:* **electronic data** facts, concepts or information in a form usable for communications, interpretation or processing by electronic or electromechanical data processing or electronically controlled equipment which includes programs, software, firmware, operating systems or other coded instructions for the processing or manipulation of data. *The following* ***communicable disease*** *definitions have been added:* **communicable disease** (applicable to General Exclusions and all sections other than the Employers' Liability Section, Public and Products Liability Section and Professional Indemnity Section) 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

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<table>
<tr><td></td><td>other coded instructions for the processing or manipulation of data.</td><td>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

communicable disease (applicable to the Public and Products Liability Section and Professional Indemnity Section)

a) Coronavirus being:
i) any coronavirus; or
ii) any disease caused by any coronavirus; or
iii) any mutation or variation of any coronavirus or of any disease caused by any coronavirus.
b) Any other infectious disease in humans which has been determined or declared to:
i) constitute a Public Health Emergency of International Concern under the International Health Regulations (2005) (as amended or replaced from time to time); and/or
ii) an outbreak identified as a major health incident in the United Kingdom, for which a Scientific Advisory Group for Emergencies has been activated by the Cabinet Office Briefing Room.

damage
accidental, loss, destruction or damage unless otherwise excluded</td></tr>
<tr><td>General Conditions</td><td>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.</td><td>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.</td></tr>
<tr><td>General Exclusions</td><td>General Exclusion 1. Applicable to all Sections – Electronic Failure has been deleted.</td><td>General Exclusion 1. Applicable to all Sections – Electronic Failure has been deleted.

The 'What you are not covered for 1. Applicable to all Sections' preamble has been amended to read as follows:

1. Applicable to all Sections
We will not pay for loss, destruction or damage to any property whatsoever or any claim, cost or expense whatsoever resulting or arising therefrom or any consequential loss or any liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from:</td></tr>
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		'What you are not covered for 1. Applicable to all Sections' - Radioactive Contamination had been amended to read as follows: **Radioactive Contamination** 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 As far as concerns **bodily injury** caused to any **employee** of **yours** if such **bodily injury** arises out of and in the course of employment or engagement of such person by **you** this exclusion shall apply only in respect of: i) the liability of any principal ii) liability assumed by **you** under agreement and which would not have attached in the absence of such agreement.
General Exclusions	*General Exclusion 2. Applicable to all Sections other than Liability – the following Electronic Risk Exclusion has been added:* **Electronic Risk** 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.	*The 'What you are not covered for 2. Applicable to all Sections other than Liability preamble has been amended to read as follows:* **2. Applicable to all Sections other than Liability** **We** will not pay for any 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: *The following Communicable Disease has been added to 'What you are not covered for 2. Applicable to all Sections other than Liability:* **Communicable Disease** a) 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,

		suspection, 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** establishes 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: **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. *'What you are not covered for 2. Applicable to all Sections other than Liability – Electronic Risk is deleted and replaced with the following:* **Electronic Risk** 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

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		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
Business Interruption What you are covered for	No Change	*'What you are covered for' item 1. is deleted and replaced with the following:* 1. The amount of loss resulting from interruption of or interference with the **business** carried on by **you** at the **premises** in consequence of **damage** occurring during the **period of insurance** to any property used by **you** at the **premises** for the purposes of the **business**, provided that: a) such **damage** would not have been excluded by the Property Damage Section of this policy b) at the time of **damage** there is insurance in force covering **your** interest in the property at the **premises** against **damage** and that: i) payment has been made or liability admitted under that insurance; or ii) payment would have been made or liability admitted, for the **damage**, but for the operation of a proviso in the insurance excluding liability for losses below a specified amount.
Business Interruption What you are covered for	*'What you are covered for' item 5. Compulsory Closure is deleted and replaced with the following:*	*'What you are covered for' item 5. Compulsory Closure is deleted and replaced with the following:*

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	5. Compulsory Closure Interruption of or interference with the **business** in consequence of compulsory closure by a public body authorised to prevent or restrict access to the **premises** arising from: a) discovery of a **infectious or contagious disease** at the **premises** b) foreign or deleterious matter in food or drink sold, supplied or provided at the **premises** c) the occurrence at the **premises** of murder, manslaughter, suicide or rape d) defective sanitation or the presence of vermin or pests at the **premises**. For the purpose of this cover the **maximum indemnity period** is restated as 3 months. **Our** liability in respect of any one occurrence will not exceed £50,000	**5. Compulsory Closure** Interruption of or interference with the **business** as a result of compulsory closure of the **premises** by a public body authorised to prevent access to the **premises** arising from the occurrence of a) foreign or deleterious matter in food or drink sold, supplied or provided at the **premises** b) murder, manslaughter, suicide or rape at the **premises** c) defective sanitation or the presence of vermin or pests at the **premises** For the purposes of the cover provided by this Extension the **indemnity period** is restated as follows: The **indemnity period** shall mean the period of time during which interruption to the **business** occurs as a result of the matters set out at sub-clauses a) – c) (each '*an occurrence*') commencing with the date of the closure of the **premises** and not exceeding: i) 30 days in respect of each occurrence and ii) 30 days in total in respect of all occurrences in any one **period of insurance** **Our** liability will not exceed £25,000 in any one **period of insurance**. ***Please note that the limit has reduced to £25,000 in any one period of insurance.***
Business Interruption What you are not covered for	No Change	*'What you are not covered for' has been amended to read as follows:* **What you are not covered for** Any interruption of or interference with the **business**: 1. in consequence of **damage** excluded by the Property Damage Section of this policy 2. not caused by **damage** other than as described in 'What you are covered for' 5. Compulsory Closure 3. caused by the deliberate act of any supply undertaking or by the exercise by any such undertaking of its power to withhold or restrict supply or services 4. if **your** interest ceases other than by death or the **business** is: a) wound up or carried on by a liquidator or receiver or b) permanently discontinued. unless **we** agree otherwise in writing.
Public and Products Liability Section Basis of claims settlement	No change	*The following additional text has been added to the 'Basis of claims Settlement':* The maximum amount payable under this section in respect of all occurrences arising directly or indirectly from **communicable disease** during any one **period of insurance**

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		and in the aggregate shall not exceed £1,000,000 inclusive of all costs and expenses. This limit will form part of and not be in addition to the indemnity limit stated in the **schedule**.
Public and Products Liability Section Exclusions	*The following Exclusion has been added to Public and Products Liability 'What you are not covered for'* **15** a) authorised or unauthorised transmission of **electronic data** b) the content of any website, **your** email, intranet or extranet c) erasure, loss, distortion, corruption or alteration of **electronic data** or any loss of use resulting in reduction of functionality d) failure of electronic, electromechanical data processing or electronically controlled equipment or **electronic data** to correctly recognise any given date or to process data or to operate properly due to a failure to recognise any given date.	*The following sentence has been added to Exclusion 15 of Public and Products Liability 'What you are not covered for'* **15** liability caused by or arising from: a) authorised or unauthorised transmission of **electronic data** b) the content of any website, **your** email, intranet or extranet c) erasure, loss, distortion, corruption or alteration of **electronic data** or any loss of use resulting in reduction of functionality d) failure of electronic, electromechanical data processing or electronically controlled equipment or **electronic data** to correctly recognise any given date or to process data or to operate properly due to a failure to recognise any given date.
Personal Accident Section	*No Change*	*'What you are not covered for' Exclusion 1. e) is deleted and subsequent exclusions renumbered*
Professional Indemnity Section Exclusions	No change	*The following Exclusions have been added to Professional Indemnity 'What you are not covered for'* **20.** liability caused by or arising from: a) authorised or unauthorised transmission of **electronic data** b) the content of any website, **your** email, intranet or extranet c) erasure, loss, distortion, corruption or alteration of **electronic data** or any loss of use resulting in reduction of functionality d) failure of electronic, electromechanical data processing or electronically controlled equipment or **electronic data** to correctly recognise any given date or to process data or to operate properly due to a failure to recognise any given date. **21.** **Bodily Injury** or **Damage** arising directly or indirectly and regardless of any other cause contributing concurrently or in any sequence, originating from, caused by, arising out of, contributed to by, resulting from, or otherwise in connection with a **Communicable Disease** or the fear or threat (whether actual or perceived) of a **Communicable Disease**.

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