AMATEUR PHOTOGRAPHERS AND ASTRONOMERS INSURANCE

Insurance Product Information Document

Company: Covea Insurance plc

Registered in England and Wales, Number 613259. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.
Firm reference number: 202277.

Product: Amateur Photographers and Astronomers Insurance

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

WHAT IS THIS TYPE OF INSURANCE?

This is specifically designed to meet the insurance needs of amateur photographers and astronomers and provides cover for loss of or damage to photographic, astronomical, and associated equipment.

WHAT IS INSURED?

- ✓ Accidental loss, destruction or damage to property insured which is specified in the schedule occurring at the premises or within the territorial limits specified in the schedule.

Territorial Limits available are as follows:

- Great Britain, Northern Ireland, the Isle of Man, and the Channel Islands
- Any individual trip worldwide not exceeding 60 days at any one time, excluding countries where the Foreign, Commonwealth & Development Office (FCDO) advises against all travel or advises only essential travel, prior to the commencement of any journey.

WHAT IS NOT INSURED?

- × Damage caused by wear, tear, depreciation, or diminution in value
- × Use of any article contrary to the manufacturers' instructions
- × Damage caused by storm or flood unless the property is contained in an enclosed vehicle or in a building
- × Inherent vice, latent defect, defective design, plan or specification or the use of faulty materials
- × Faulty or defective workmanship
- × Denting, mechanical or electrical defect, failure, breakdown or derangement
- × Damage cause by dry or wet rot, fungus, rust, corrosion, woodworm, moths, insects, vermin, or pests
- × Damage caused by change in temperature, colour, flavour, texture or finish
- × Theft or attempted theft of unattended property or from an unattended vehicle unless secured and the total value is less than £7,500 (unless such property is specified in the schedule) or from unattended/closed premises unless secured
- × Breakage of valves, bulbs or watch glasses
- × Cosmetic damage that does not affect the purpose of the portfolio item(s)
- × Cosmetic damage that does not affect the operation of the Photography Equipment, including superficial scratches and dents
- × Damage to any drone or unmanned aerial vehicle (UAV) including any property insured attached thereto
- × The first amount of each and every claim in respect of:
  - Damage to Property Insured - 10% of the agreed claim subject to a minimum of £50 and a maximum of £150
  - Damage to Property Insured as a result of theft or attempted theft from any vehicle - 10% of the agreed claim subject to a minimum of £100 and a maximum of £500.

ARE THERE ANY RESTRICTIONS ON COVER?

! Theft cover will not apply to property insured where the value exceeds £500 in respect of theft from any halls of residence, shared or rented accommodation unless full security is in place and theft involves forcible and violent entry or exit

! Theft from any unattended vehicle between 2200 hours and 0600 hours unless:
  - all windows and other openings have been closed, all doors have been secured and any other protective devices put into full and effective operation
  - any property insured is secured in the locked boot, storage compartment or closed glove compartment; (the luggage space at the rear of an estate car or hatchback under the top cover and out of view is deemed to be a locked boot) and damage involves forcible and violent entry to or exit from the vehicle and there is physical evidence to support this.

Please note any individual specific restrictions on your cover will be discussed with you at the time of your quote and will be detailed further on your schedule of insurance.

WHERE AM I COVERED?

✓ Great Britain, Northern Ireland, the Isle of Man, and the Channel Islands

✓ Any individual trip worldwide not exceeding 60 days at any one time, excluding countries where the Foreign, Commonwealth & Development Office (FCDO) advises against all travel or advises only essential travel, prior to the commencement of any journey.

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 the best of your 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 and information detailed in your Statement of Fact. For example, criminal charges, change of address, if your business is run from your home, if your interest ceases in the business, if you are declared bankrupt
- you must tell Glover & Howe as soon as possible if you have had an incident that could arise in a claim
- 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 the price of your insurance as an annual amount or speak to Glover and Howe Insurance Services about credit facilities.

WHEN DOES THE COVER START AND END?

Your policy is an annual policy that runs for a 12 month period. Your schedule will show the start date of your cover. 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 this cover does not meet your needs, please advise Glover and Howe Insurance Services. You may cancel this policy at any time.

If you cancel the policy from the date it begins or from the date you receive the policy documents, whichever is the later, and cover has not yet started we will refund your premium in full , unless you have notified us of a claim or an incident which may result in a claim.

If cover has started, we will refund your premium for the exact number of days left on your policy (pro-rata refund), unless you have notified us of a claim or an incident which may result in a claim.

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.