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

Arranged by:

GLOVER & HOWE INSURANCE SERVICES

KEY FACTS SUMMARY

The Professional and Semi-Professional Photographers policy is a comprehensive All Risks product that is designed to meet the needs of professional and semi-professional photographers, covering the assets, earnings and the legal liabilities of your business. The policy provides a range of standard covers and optional sections to meet the individual needs of photographers.

The Policy provides the following cover as standard:

- Section 3: Specified All Risks

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

- Section 1: Property Damage
- Section 2: Business Interruption
- Section 4: Money and Assault (provide as standard if Section 1: Property Damage is operative)
- Section 5: Employers' Liability
- Section 6: Public Liability
- Section 7: Products Liability
- Section 8: Personal Accident
- Section 9: Professional Indemnity

Your cover is valid for a period of 12 months or as detailed in your policy schedule and is renewable annually

The following significant benefits are available to you as a Professional and Semi-Professional Photographers policyholder.

All Risks Cover as Standard

Property Damage and Business Interruption covers are not restricted to loss or damage at your business being attributed to specified events.

Helplines

A number of 24 hour Helpline services will be available to you, your business and employees including business assistance following premises damage or glass breakage plus Commercial Legal & Tax Advice and Employee Counselling.

Important

This document provides a summary of the significant benefits, features and limitations of the cover. The full terms, conditions and exclusions of your policy can be found in your policy wording, so please take time to read it in conjunction with the Statement of Fact and policy schedule and make sure you understand the cover provided.

CONTACT US

If you need to make a claim please call Glover & Howe on **01206 814500**.

Please have your policy number to hand when contacting us.
All calls may be recorded for training and evidential purposes.

SIGNIFICANT FEATURES, BENEFITS, EXCLUSIONS OR LIMITATIONS OF THE POLICY

No Claims Discount

If no claim has been made under Section 1: Property Damage, Section 2: Business Interruption or Section 3: Specified All Risks by the expiry of any **Period of Insurance** the premium for those 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 preceding two consecutive periods of insurance - 10%
- No claim in the preceding three consecutive periods of insurance - 15%

General Policy Conditions and Exclusions

- Alteration in Risk Condition
- Reasonable Precautions Condition
- Sanctions Condition
- Electronic Risk Exclusion
- Communicable Disease Exclusion

For full details of the exclusions and conditions please refer to the General Conditions, Claims Conditions and General Exclusion Sections of the policy document.

Section 1: Property Damage (optional)

All Risks cover for damage to property insured occurring at the premises.

Significant Features and Benefits	Significant Exclusions and Limitations
Additional Statutory Costs - 15% of the sum insured for undamaged portions - 15% of the total amount for which we would have been liable had the property been wholly destroyed Architects' and Surveyors' fees Capital Additions - 10% of the Property Damage sum insured Contract Works - £250,000 any one single contract Continuing Interest and Hire Charges Drains, Sewers and Gutters - Property Damage sum insured Exhibitions - £2,500 within Europe in any one period of insurance Fire Brigade Charges - Property Damage sum insured Glass - £5,000 in any one period of insurance	• Combustible Waste Condition • Fire Extinguishing Appliances Condition • Inherent vice, latent defect, defective design, plan or specification or the use of faulty materials • Jewellery, precious metals, precious stones, furs, fine arts, curiosities or relics except where specifically mentioned in the schedule • Overhead electrical and telecommunication transmission and distribution lines, overhead transformers • 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 Vacant or Unoccupied Buildings for a period exceeding 30 days unless agreed by us

SIGNIFICANT FEATURES, BENEFITS, EXCLUSIONS OR LIMITATIONS OF THE POLICY

Significant Features and Benefits	Significant Exclusions and Limitations
Landscaping Costs - £2,500 in any one period of insurance Loss of Metered Utilities - £10,000 in any one period of insurance Protection Equipment Expenses - £10,000 in any one period of insurance Reinstatement to Match (Computer Equipment) - Computer Equipment sum insured Seasonal Stock Increase – 25% during the following periods: • November, December and the first 15 days of January and 30 days up to and including Easter Day and 7 days thereafter • During any other period of the year where the seasonal trend of your business requires such an increase providing such increase does not exceed 90 days in any one period of insurance Temporary Removal - 10% Theft Damage to Buildings - £50,000 or 10% of the Property Damage sum insured Theft of Fixed Fabric of the Building - £2,500 in any one period of insurance Theft of Keys - £1,000 in any one period of insurance Unauthorised Use of Electricity Gas or Water - £10,000 in any one period of insurance	• 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 unless property is raised at least 100mm above ground floor level • 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 • Changes in the water table level (i.e. the level below which the ground is saturated with water) • Subsidence, ground heave or landslip • Collapse or cracking of buildings • Vehicles required to be licensed for road use (including accessories thereon) • Acts of Terrorism • An excess of £100 **Please see the Property Damage Section, General Exclusions, General Conditions and Claims Conditions.**

SIGNIFICANT FEATURES, BENEFITS, EXCLUSIONS OR LIMITATIONS OF THE POLICY

Section 2: Business Interruption (optional)

Cover can be provided for Gross Revenue or Increase in Cost of Working

Significant Features and Benefits	Significant Exclusions and Limitations
Loss resulting from interruption of or interference with the business carried on by you at the premises in consequence of damage and including: Automatic 133.3% uplift to Estimated Gross Revenue Book Debts - £50,000 in any one period of insurance Compulsory Closure - £25,000 in any one period of insurance Deeds & Documents - £50,000 Denial of Access - up to the sum insured Exhibition Sites - £50,000 Worldwide Failure of Public Utilities - £50,000 Property in Transit - £100,000 Unspecified Suppliers - £50,000 The above Extension limits are in respect of any one occurrence unless stated otherwise. Where Increase in Cost of Working Only is selected, only the following Extensions are included: • Book Debts • Deeds & Documents • Denial of Access • Exhibition Sites • Failure of Public Utilities The Extension limit shall not exceed the sum insured or limit stated within the Extension, whichever is the lower occurring during the period of insurance.	• Liability must have been admitted under the Property Damage insurance for there to be a Business Interruption claim • Inherent vice, latent defect, defective design, plan or specification or the use of faulty materials • Overhead electrical and telecommunication transmission and distribution lines, overhead transformers • Property and structures in course of demolition, construction or erection • Property insured at any vacant or unoccupied buildings unless agreed by us • 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 unless property is raised at least 100mm above ground floor level • 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 • Changes in the water table level (i.e. the level below which the ground is saturated with water) • Subsidence, ground heave or landslip • Collapse or cracking of buildings • Vehicles required to be licensed for road use (including accessories thereon) • Acts of Terrorism • Any interruption of or interference with the business in the absence of insured damage (other than Compulsory Closure) **Please see the Property Damage Section and Business Interruption Section, General Exclusions, General Conditions and Claims Conditions.**

SIGNIFICANT FEATURES, BENEFITS, EXCLUSIONS OR LIMITATIONS OF THE POLICY

Section 3: Specified All Risks

Provides cover for accidental loss or destruction of or damage to specified items used in connection with the business within the Territorial Limits.

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

- Premises - the premises or any other location described in the Schedule
- United Kingdom - Great Britain, Northern Ireland, the Channel Islands and the Isle of Man or any individual trip undertaken anywhere in the world not exceeding twenty days at any one time
- Europe - 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 any individual trip undertaken anywhere in the world not exceeding twenty days at any one time
- Worldwide - anywhere in the world.

Significant Features and Benefits	Significant Exclusions and Limitations
Hire of Replacement Equipment - £2,500 or 15% of the item sum insured, whichever is the lower Non-invalidation Reshoot - £5,000 in any one period of insurance Subrogation Waiver	• 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 • Frost, wear, tear, depreciation or diminution in value • Use of any article contrary to manufacturers' instructions • Storm or flood unless the property is contained in an enclosed vehicle or in a building • Inherent vice, latent defect, defective design, plan of specification or the use of faulty materials • Faulty or defective workmanship • Dry or wet rot, fungus, rust, corrosion, woodworm, moths, insects, vermin or pests, marring, scratching, magnetic fields, sand or grit • Change in temperature, colour, flavour, texture or finish • Theft or attempted theft from an unattended vehicle: – occurring overnight or after the completion of any working day of the driver – 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

SIGNIFICANT FEATURES, BENEFITS, EXCLUSIONS OR LIMITATIONS OF THE POLICY

Significant Features and Benefits	Significant Exclusions and Limitations
	– any property insured by this Section 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 – where the total value of the property insured exceeds £20,000 unless such property is specified in the schedule • Theft from any unattended vehicle between 2200 hours and 0600 hours • 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 • Any drone or unmanned aerial vehicle (UAV) including any property insured attached thereto, unless agreed by us • An excess in respect of: – Damage to property insured - 10% of the agreed claim subject to a minimum of £150 and a maximum of £250 – 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 £150 and a maximum of £500. **Please see the Specified All Risks Section, General Exclusions, General Conditions and Claims Conditions.**

SIGNIFICANT FEATURES, BENEFITS, EXCLUSIONS OR LIMITATIONS OF THE POLICY

Section 4: Money & Assault (optional. Provide as standard if Section 1: Property Damage is operative)

Provides cover for loss of business money and compensation in the event of an insured person being injured as a direct result of theft or attempted theft of money.

Significant Features and Benefits	Significant Exclusions and Limitations
Standard Limits: Loss of Non-Negotiable Money - £250,000 Loss of Negotiable Money: • in transit, in your personal custody or in the custody of any authorised employee or in a bank night safe - up to a limit of £2,000 • on the premises during business hours - up to a limit of £2,000 • on the premises out of business hours contained in a locked safe - up to a limit of £1,000 • on the premises out of business hours not contained in a locked safe - up to a limit of £200 • at your home or home of an authorised employee - £500 Credit Cards - £2,500 any one period of insurance Safes – £2,500 - any one period of insurance Increased Money limits can be considered upon request. **Optional**: Loss of Money in coin operated machines	• Accompaniment Condition • Clerical or accounting errors or shortages due to error or omission • Loss from any unattended vehicle • Any loss due to the fraud or dishonesty of any director, partner or employee unless the loss is discovered within ten working days • Loss from any coin-operated vending, gaming or amusement machine or payphone unless specially agreed by us • Theft or attempted theft occurring outside business hours to any till or cash register unless its drawer has been left in an open position containing no Money • An excess of £100
Personal Assault Extension - the benefits are: • Death - £5,000 • Loss of Limb - £5,000 • Loss of Sight - £5,000 • Permanent Total Disablement - £5,000 • Temporary Total Disablement - £50 per week (up to 104 weeks) Counselling Costs - £1,000 any one insured person; £5,000 in total for all insured persons Medical Expenses - £1,000 any one insured person Personal Effects - £250 any one insured person	• Illness or disease not resulting from Injury or suffering from injury due to any gradually operating cause • Intentional self-injury, provoked assault or wilful exposure to needless peril (except in an attempt to save human life) • The influence of intoxicating liquor or drugs • Personal assault benefits to any person aged over 70 years **Please see the Money & Assault Section, General Exclusions, General Conditions and Claims Conditions.**

SIGNIFICANT FEATURES, BENEFITS, EXCLUSIONS OR LIMITATIONS OF THE POLICY

Section 5: Employers' Liability (optional)

Provides protection against your legal liability to pay compensation in respect of injury sustained by your employees in the course of the business up to a limit of £10,000,000 including costs and expenses

Significant Features and Benefits	Significant Exclusions and Limitations
Contractual Liability Corporate Manslaughter - £5,000,000 any one period of insurance Court Attendance Compensation - £750 per day for you, any director or partner; £250 per day for employees Cross Liabilities Health & Safety at Work Act 1974 Indemnity to Other Persons Unsatisfied Court Judgements	• Injury to any employee where motor insurance is required by any road traffic legislation • Working on any offshore installation or whilst in transit to or from any offshore installation • Cover for acts caused by Terrorism is limited to £5,000,000 • Fines, penalties or liquidated, punitive or exemplary damages or any additional damages resulting from the multiplication • Any liability which is insured by or would but for the existence of this Section be insured by any other policy except in respect of any excess beyond the amount payable under such other section had this insurance not been effected • Hazardous locations **Please see the Employers' Liability Section, General Exclusions, General Conditions and Claims Conditions.**

SIGNIFICANT FEATURES, BENEFITS, EXCLUSIONS OR LIMITATIONS OF THE POLICY

Section 6: Public Liability (optional)

Provides protection against your legal liability for injury to third parties and damage to property including nuisance, trespass, obstruction or interference up to the Limit of Indemnity stated in the schedule plus any costs and expenses.

Significant Features and Benefits	Significant Exclusions and Limitations

Communicable Disease - up to £1,000,000, any one period of insurance
 	
Contingent Motor Liability
 	
Contractual Liability
 	
Corporate Manslaughter - £5,000,000 or the Limit of Indemnity shown in the schedule, whichever is the lower, any one period of insurance
 	
Court Attendance Compensation - £750 per day for you, any director or partner; £250 per day for employees
 	
Defective Premises Act 1972
 	
Environmental Clean Up Costs - up to £100,000 for any one occurrence and in the aggregate for any one period of insurance
 	
General Data Protection Regulations - £1,000,000 or the Limit of Indemnity shown in the schedule, whichever is the lower, any one period of insurance
 	
Health & Safety at Work Act 1974
 	
Indemnity to Other Persons
 	
Legionella - £500,000 for any one occurrence and in the aggregate for any one period of insurance
 	
Libel and Slander - £100,000 in any one period of insurance
 	
Overseas Personal Liability
	• Bodily injury to any employee
	• Damage to products or the cost of making good or recalling such products or the cost of rectifying defective work
	• Damage to property which you or any of your employees are or have been working on
	• Cover for acts of Terrorism is limited to £2,000,000 or the Limit of Indemnity stated in the schedule, whichever is the lower
	• Fines, penalties or liquidated, punitive or exemplary damages or any additional damages resulting from the multiplication of compensatory damages or other non-compensatory damages
	• The provision of advice or any plan, design, formula or specification given separately for a fee or for which a fee is normally charged
	• Pollution or contamination other than that caused by a sudden identifiable unintended and unexpected incident
	• Liability arising directly or indirectly out of exposure to inhalation of, or fears of the consequences of exposure to, or inhalation of asbestos, and the cost of cleaning up, or removal of, or damage to property or any product arising out of any asbestos or asbestos fibres
	• Liability directly or indirectly caused by, contributed to by, resulting from or arising out of or in connection with:
	  – any Cyber Act or Cyber Incident including but not limited to any action taken in controlling, preventing, suppressing or remediating any Cyber Act or Cyber Incident
	  – loss of use, reduction of functionality, repair, replacement, restoration or reproduction of any Data, including any amount pertaining to the value of such Data

SIGNIFICANT FEATURES, BENEFITS, EXCLUSIONS OR LIMITATIONS OF THE POLICY

Significant Features and Benefits	Significant Exclusions and Limitations
	This Exclusion shall not apply in respect of: – Bodily Injury – physical damage to material property directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with a Cyber Act or a Cyber Incident • Any liability which is insured by or would but for the existence of this Section be insured by any other policy except in respect of any excess beyond the amount payable under such other section had this insurance not been effected • Hazardous locations • An excess of £100 in respect of third party property damage **Please see the Public Liability Section, General Exclusions, General Conditions and Claims Conditions.**

SIGNIFICANT FEATURES, BENEFITS, EXCLUSIONS OR LIMITATIONS OF THE POLICY

Section 7: Products Liability (optional)

Provides protection against your legal liability following Injury or damage caused by your products up to the Limit of Indemnity stated in the schedule plus any costs and expenses. For any claim brought in Canada, the United States of America or any territory within its jurisdiction, the most we will pay, inclusive of costs and expenses, is the Limit of Indemnity.

Significant Features and Benefits	Significant Exclusions and Limitations
Communicable Disease - up to £1,000,000, any one period of insurance Consumer Protection & Food Safety Acts Corporate Manslaughter - £5,000,000 or the Limit of Indemnity shown in the schedule, whichever is the lower, any one period of insurance Court Attendance Compensation - £750 per day for you, any director or partner; £250 per day for employees Cross Liabilities Health & Safety at Work Act 1974	• 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 are working on • Cover for acts of Terrorism is limited to £2,000,000 or the Limit of Indemnity stated in the schedule, whichever is the lower • Fines, penalties or liquidated, punitive or exemplary damages or any additional damages resulting from the multiplication of compensatory damages or other non-compensatory damages • Pollution or contamination unless caused by a sudden, identifiable, unintended and unexpected event which occurs in its entirety at a specific time and place • Liability arising directly or indirectly out of exposure to inhalation of, or fears of the consequences of exposure to, or inhalation of asbestos, and the cost of cleaning up, or removal of, or damage to property or any product arising out of any asbestos or asbestos fibres • Damages where action is brought in a court of law outside a member state of the European Union • Liability directly or indirectly caused by, contributed to by, resulting from or arising out of or in connection with: – any Cyber Act or Cyber Incident including but not limited to any action taken in controlling, preventing, suppressing or remediating any Cyber Act or Cyber Incident – loss of use, reduction of functionality, repair, replacement, restoration or reproduction of any Data, including any amount pertaining to the value of such Data

SIGNIFICANT FEATURES, BENEFITS, EXCLUSIONS OR LIMITATIONS OF THE POLICY

Significant Features and Benefits	Significant Exclusions and Limitations
	This Exclusion shall not apply in respect of: – Bodily Injury – physical damage to material property directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with a Cyber Act or a Cyber Incident. • Any liability which is insured by or would but for the existence of this Section be insured by any other policy except in respect of any excess beyond the amount payable under such other section had this insurance not been effected • Products that you knowingly export directly or indirectly to the USA or Canada (unless specifically extended) • Products used in aircraft, space, petro-chemical, gas, offshore, shipbuilding and repair or nuclear industries • Products used in the motor industry other than those not affecting safety, stability, steering or braking of the vehicle • An excess of £100 in respect of third party property damage **Please see the Products Liability Section, General Exclusions, General Conditions and Claims Conditions.**

SIGNIFICANT FEATURES, BENEFITS, EXCLUSIONS OR LIMITATIONS OF THE POLICY

Section 8: Personal Accident (optional)

Provides compensation to you for an insured person aged between 16 to 70 should they sustain accidental bodily injury that results in an insured event.

Significant Features and Benefits	Significant Exclusions and Limitations
Capital Sum Benefits - £25,000 Weekly Benefits - £100 Deferment Period - 7 days Insured Event: • Death • Loss of Limb • Loss of Sight, Hearing or Speech • Permanent Total Disablement • Temporary Total Disablement Disappearance - if the insured person has been missing for more than 180 consecutive days. Medical Expenses Cover - following injury up to 5% of the Capital Benefit covered; 15% of the Weekly Benefit covered.	• Claims Evidence Condition • Pre-existing physical or mental disability, infirmity, medical condition, chronic or recurring ailment • Any communicable disease • Insanity, intentional self-injury, suicide, attempted suicide • Participation in any criminal act or civil commotion • Flying or other aerial activities (other than as a passenger of a recognised airline) • Pregnancy or childbirth • Deliberate exposure to danger (except in an attempt to save human life) • Practising or taking part in: – any kind of racing (other than foot races) – mountaineering or rock climbing – abseiling, bungee jumping, potholing or similar underground activities – underwater activities involving the use of breathing apparatus – engaging in winter sports other than curling or skating – speed or time trials – engaging in any sport undertaken on a professional or semi-professional basis – any operational duties as a member of the armed forces • The effects of alcohol or drugs (other than drugs prescribed by a qualified registered medical practitioner) • Any treatment for drug addiction • Any Weekly Benefit during the Deferment Period • Any benefit to any person aged less than 75 **Please see the Personal Accident Section, General Exclusions, General Conditions and Claims Conditions.**

SIGNIFICANT FEATURES, BENEFITS, EXCLUSIONS OR LIMITATIONS OF THE POLICY

Section 9: Professional Indemnity (optional)

Provides protection against your legal liability for injury to third parties arising out of negligent act, error or omission, breach of duty, infringement of intellectual property rights, libel and slander or any other civil liability up to the limit of indemnity stated in the schedule.

Significant Features and Benefits	Significant Exclusions and Limitations
Communicable Disease - up to the limit of indemnity stated in the schedule, any one period of insurance Court Attendance Compensation - £750 per day for you, any director, officer or trustee; £250 per day for employees Defence Costs Dishonesty of Employees Indemnity to Other Persons Loss of or Damage to Documents - £50,000 any one period of insurance Unintentional Breach of Confidentiality Cover under this section is for claims made during the period of insurance	• any act, error or omission which is dishonest, fraudulent, criminal or malicious • any claim made by an entity in which you have a controlling interest or which has a controlling interest over you • liquidated damages or penalties assumed under contract where such liability would not have existed in the absence of contract • fines, penalties, punitive, multiple or exemplary damages • claims prior to the retroactive date • Pollution or contamination unless caused by a sudden, identifiable, unintended and unexpected event which occurs entirely at a specific time and place • Liability arising directly or indirectly out of exposure to inhalation of, or fears of the consequences of exposure to, or inhalation of asbestos, and the cost of cleaning up, or removal of, or damage to property or any products arising out of any asbestos or asbestos fibres • trading losses or liabilities • consequential loss from failure to maintain insurance or finance • fluctuations in the financial stock, commodity or other markets • advice or services where authorisation is required under any statutory regulation or appropriate statutory authority • any claim either directly or indirectly or in connection with or in any way involving alleged infringement of Copyright, Patents, Registered Designs, Trade Marks or Passing-off • libel or slander arising out of publication made in any journal, magazine or newspaper or by means of radio and/or television • any claim arising from any statement known to be libelous or slanderous or arising from personal spite or ill will or from reckless behavior

SIGNIFICANT FEATURES, BENEFITS, EXCLUSIONS OR LIMITATIONS OF THE POLICY

Significant Features and Benefits	Significant Exclusions and Limitations
	• liability from any joint venture, consortium or profit sharing scheme • liability directly or indirectly caused by, contributed to by, resulting from or arising out of or in connection with: – any Cyber Act or Cyber Incident including but not limited to any action taken in controlling, preventing, suppressing or remediating any Cyber Act or Cyber Incident – loss of use, reduction of functionality, repair, replacement, restoration or reproduction of any Data, including any amount pertaining to the value of such Data. This Exclusion shall not apply in respect of: – bodily injury, sickness, disease or death of any person – physical damage to material property directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with a Cyber Act or a Cyber Incident. • the excess **Please see the Professional Indemnity Section, General Exclusions, General Conditions and Claims Conditions.**

IMPORTANT INFORMATION

How to make a Claim

Should You be unfortunate enough to have to make a claim please contact Glover & Howe on 01206 814500.

Your Rights to Cancel the Policy

If this cover does not meet your requirements, please return all your documents to your broker. If cover has not yet started you will receive a full refund of the premium. If cover has started we will refund the premium for the exact number of days left on the policy. No refund will be given if a claim has been submitted or there have been any incidents likely to give rise to a claim during the current period of insurance.

How to make a Complaint

It is always our intention to provide a first class standard of service. However we do appreciate that occasionally things go wrong. In some cases the broker who arranged your insurance will be able to resolve any concerns, particularly if your complaint relates to the way the policy was sold, and you should contact them directly.

Alternatively please contact us using the following details quoting your policy or claim number.

Customer Relations Covéa Insurance, A&B Mills, Dean Clough, Halifax, HX3 5AX

Telephone: 0330 221 0444

Calls may be recorded for training and evidential purposes.

Website: www.coveainsurance.co.uk

Email:
customer.relations-rdg@coveainsurance.co.uk

Full details of the Covéa Insurance Internal Complaints Procedure are detailed in our leaflet 'Complaints Procedure' which is available on request or may be downloaded from our website at www.coveainsurance.co.uk/complaints.

Financial Ombudsman Service

You may be eligible to refer your complaint to the Financial Ombudsman Service. Their contact details are:

Financial Ombudsman Service, Exchange Tower, London, E14 9SR

Telephone: 0800 023 4567

Website: www.financial-ombudsman.org.uk

Email:
complaint.info@financial-ombudsman.org.uk

Financial Services Compensation Scheme

Covéa Insurance and ARAG Legal Expenses Insurance Company Limited are covered by the Financial Services Compensation Scheme. You/an Insured Person may be entitled to compensation from the scheme if we are unable to meet our liabilities under this insurance.

Further information is available from the:

Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU.

Telephone: 020 7741 4100

Website: www.fscs.org.uk

Email: enquiries@fscs.org.uk

Registration and Regulatory Information

This Insurance is provided by Covea Insurance plc. 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: A & B Mills, Dean Clough, Halifax, HX3 5AX. Registered in England and Wales Number 613259.

You can check the regulatory status on the Financial Services Register by visiting the Financial Conduct Authority's website: www.fca.org.uk/register.

Arranged by:

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