Photographic & Astronomy Insurance

Your Policy
Terms & Conditions

GLOVER&HOWE
INSURANCE SERVICES

Contents

Renewal Invitation letter

Photo Equipment &/or Associated Risks
Insurance Scheme - Renewal

Insurance@gloverhowe.co.uk
01206 814500

Instructions for renewal

Need to make changes?

If alterations are required?
You can either email the changes to Insurance@gloverhowe.co.uk or call us on 01206 814500 where one of our specialists can re-arrange a new quotation over the phone.

If nothing needs updating...

If the renewal is required without alteration:
You can contact us by telephone or email.
Your Policy can be effective immediately.

Accepted methods of payment

We can accept all Credit or Debit cards excluding American Express.

BACS payments are also accepted.

Payment by instalments are offered over a three, six or ten month period, a maximum of 8.85% additional charge can be applied for this payment method.

If you are already making payment by direct debit, this will renew automatically. If you do not wish to continue, please let us know.

Carefully check your sum(s) insured

It is essential your sum(s) insured remain adequate in order to avoid any disappointment in the event of a claim, therefore your sum(s) insured should represent the current full replacement cost of the equipment, or, in the event of equipment being out of date or out of production, the cost of the nearest equivalent item.

How to renew your Insurance policy

Manual insurance renewal

If you don't pay by direct debit and you did not give us authority to charge your credit card for future renewals, we will write to you 21 days before your insurance renewal date, with details of your premium for the coming year. This is your renewal invitation.

Unlike automatic renewal, you must contact us, otherwise your cover will end on the renewal date, and you will not be insured. If you want to make the process easier, and make sure you remain covered you can call us at any time to be updated onto automatic renewal.

Automatic insurance renewal

To use auto insurance renewal you will need to pay by direct debit, or give us 'continuous credit card authority' (your permission for us to take payment from your credit card on your renewal date).

If you pay by Direct Debit, Unless you state otherwise, it will renew automatically.

Photographic Equipment & Associated Equipment Insurance Scheme

Understanding your demands and needs

This notice sets out the nature and scope of the services we provide, together with a statement of your Demands & Needs. It also gives other information that we are obliged to provide by law.

Please read carefully and advise immediately if any of the information is incorrect in order that we may take the appropriate action.

Nature and scope of services we are providing to you

In selecting the insurance set in the recommendation below we have only looked at the policy provided by a single underwriter. We conduct our insurance broking this way in relation to this type of policy because we are obliged to do so under a specific contractual arrangement.

We do not generally charge a fee for our services. However, a minimum fee of £5.00 may be charged in the event of the mid-term cancellation or adjustment of a policy or for providing duplicate documents. We are dealing with this transaction on a non-advised basis.

A Pro-rata refund will be available if this policy is cancelled after the 14 day cooling off period provided no claims have been made. We are dealing with this transaction on a non-advised basis.

Duty to Disclose all Material Facts

You should have been advised of your duty to disclose all material facts.

This means that every proposer or insured, when seeking new insurance, mending or renewing an existing insurance must disclose any information that might influence the insurer in deciding whether or not to accept the risk, what the terms of the policy should be or what premium to charge.

If you fail to disclose any material of fact, this may render the insurance avoidable from inception (the start of the contract) and enable the insurer to repudiate liability (entitle the insurers not to pay a claim).

If you are not sure whether a fact is material, you should contact this office.

Information received form you

The cover is arranged on the basis of information you have previously supplied to us. We have based your statement of demands and needs on this information.

Notes & Information

The renewal invitation/schedule covers items of ‘photographic equipment’ &/or the other items or contingencies ’ indicated. The invitation is based on information/and details you have previously supplied to us. Please check the documents carefully and contact us if incorrect or if any alteration is needed.

A fact/information notice is enclosed together with Demands and Needs statement. We are required to send you these documents in accordance with the regulations of the Financial Conduct Authority.

Finally, every effort is made to ensure documentation is correct and dealt with as quickly as possible, however, from time to time through unforeseen circumstances delays occur, therefore you are asked to be patient and allow a reasonable time for matters to be dealt with and finalised on your behalf.

Glover & Howe

Insurance@gloverhowe.co.uk
01206 814500

Statement Demands and Needs and Recommendations

Photographic Equipment and Associated Insurance Scheme:

You have requested Photographic Equipment Insurance that may include and/or each of the following:

· **All Risks - Photographic Equipment**

- Material Damage - Business Property
- Business Interruption
- Employers &/or Public/Products Liability
- Professional Indemnity
- Legal Expenses
- Personal accident
- Cyber Protection
- Other products can be available upon request

As detailed in the enclosed Schedule/Specification and as requested by you

Main Exclusions Limits and Conditions

The cover is subject to the terms and conditions limitations and excesses of the policy arranged on your behalf. You should check the schedule and details provided carefully and if any alterations are required, please advise. Our Worldwide cover is limited to FCDO Guidelines. Please check FCO.GOV.UK for limits on destinations.

Cost of Policy

The cost of your policy is as detailed on the documents attached/enclosed If you have any questions please contact us.

LF 0723

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Hints and Tips

Even with adequate insurance, you still need to look after your photographic equipment. It is a condition of the cover that all reasonable care is to be taken care for the safety and protection of the property insured. Here are some ideas to help you reduce the risks to your equipment.

Always **use a neck strap** with your camera. It will save your camera from damage if it slips out of your hands. A camera should only fall into a river or sea if you fall in with it!

Never let the equipment out of your sight in a public place.

If you need to put a camera bag on the ground as you take a picture, **always keep it in front of you**, preferably with your foot on the strap.

If you sit at pavement cafés, **avoid tables next to the road.** Thieves can snatch your camera and be away before you realise what is happening.

Choose a table closer to the café for safety.

Remember to **pick up all your camera equipment** after shooting!

A surprising number of **claims are received** for equipment which has been left behind at a location.

Try not to leave camera equipment in an unattended vehicle, even for a few minutes. **Do not use the boot of your car as a camera case,** returning to swap lenses or change film.

if thieves are watching, they will see that you have valuable goods while you are away for a few minutes

Theft from unattended vehicles at night is excluded on this policy.

Always take cameras and lenses into a hotel if you are staying overnight.

Many hotels offer safe deposit boxes for valuables, either in your room or at the reception area.

When using a multi-storey car park, **find a space in the middle of the floor**, away from pedestrian exits.

Thieves prefer to target cars near to staircases where they can escape quickly if challenged

Do not cover your camera bags with your badges which shout the name of your camera. **Some photographers have stopped using camera bags** because they are obvious targets for thieves. **A rucksack or holdall can be safer**, but make sure there is enough padding to protect the camera and lenses. use padded lens pouches, or wrap lenses in soft cloths.

Always report **any loss or theft** to the local police. if you are travelling, report the loss at your next stop. **Record the details** of the police station, together with the name of the case number (if any). This information will be required when you make a claim.

Remember to **update your insurance policy** whenever you add to your camera system, or change camera, lenses, or accessories. You are only covered for the item listed on the policy schedule.

Other Services

Glover & Howe Other Services

As a long established business we can always seek to find the insurance cover you require. Below you will see some other Insurance services that we provide for other clients however if you have any queries relating to the cover that you require, please do not hesitate to contact us as we can assist with our vast range of Insurers

Other Services we provide:

- Fleet Insurance
- Commercial Insurance
- High Value Household
- Astronomy Insurance
- Marine Insurance
- Restaurant Insurance

Highwoods Insurance Services & East Anglia Insurance Services

Catering Insurance

Highwoods Catering Insurance has over 20 years of experience dealing with catering insurance.

- Restaurant Insurance
- Landlord Insurance
- Takeaway Insurance

Boat Insurance

East Anglia Insurance services provides insurance for Yachts and Motor boats. Providing cover for most types of craft.

- We can offer comprehensive cover for sailing yachts, Superyachts, motorboats exceeding 25ft

For more information visit our website at www.gloverhowe.co.uk or call us on 01206 814500

Why Choose Us?

Benefits of specialist Photographers' Insurance

Protect Your Household Insurance No Claims Discount

You won't lose your Household Insurance No Claims Discount even if you need to claim on this policy.

Cover Abroad and in an Unattended Vehicle

Our policies cover your equipment in unattended vehicle (subject to the policy time limits). Our policy also insures your equipment for any trips outside the UK (subject to policy guidelines).

Replacement Policy

This policy is 'All Risk' cover insuring your equipment on a new for old basis subject to policy guidelines.

Competitive Excess

There is a competitive excess in favour of you, whether you are claiming for replacement or repair.

Experienced Specialised Claims Team

Glover & Howe have a specialist in house claims team ready to settle your claims promptly.

Put Your Clients at Ease

Having a specialist Photographers' Insurance policy can be a selling point for your Business. Advertise yourself as a fully insured Photographer!

Established Over 50 Years

Glover & Howe Ltd have been established over 50 years making them one the oldest photography Insurers!

arranged by:

GLOVER&HOWE
INSURANCE SERVICES

www.gloverhowe.co.uk 01206 814500 insurance@gloverhowe.co.uk