

GLOVER AND HOWE INSURANCE SERVICES

PHOTOGRAPHIC EQUIPMENT INSURANCE SCHEME – AMATEUR PHOTOGRAPHER

This insurance has been arranged specially for the AMATEUR PHOTOGRAPHER providing cover against 'Accidental Loss or Damage or Theft' to photographic & associated equipment. Administration is kept as simple as possible – upon receipt & acceptance of the proposal/schedule form, a policy is sent to you.

COVER PROVIDED: 'Accidental Physical Loss Destruction Damage or Theft'

TYPE OF EQUIPMENT: Any make or type of photographic or Associated Equipment specified and owned by you – including Lap Tops Computers, Digital Cameras, Camcorders, Binoculars, Telescope, Recording Equipment, Televisions, Projectors etc.

TYPE OF COVER: ' Full replacement' (New for Old) – your sum(s) insured is to represent the full replacement cost of your equipment. In the event of an item being out of production or discontinued, your sum insured must represent the replacement cost of the nearest equivalent item.

LIMITS: Individual items exceeding £150.00 each in value must be specified – any item below this figure is treated as a 'miscellaneous item' with an overall sum insured being provided (see proposal/ schedule). The maximum overall limit/sum insured is £10,000.00, however higher limits may be considered on request

Note(1): In respect of loss destruction or damage by theft or attempted theft from any halls of residence or shared accommodation, the maximum indemnity limit is £500 unless all security items are put into full and effective operation and such theft is as a result of forcible or violent breach

Note(2): Component parts of equipment that can be purchased separately and which exceed £150.00 each in value (interchangeable lenses, viewfinders, data backs etc.) are considered to be individual items and are to be insured separately

USE OF EQUIPMENT: You are insuring your equipment as an **AMATEUR PHOTOGRAPHER**, therefore you must not receive any payment or gain or reward. If you receive payment gain or reward you are deemed to be a Semi- professional or professional photographer and cannot be included under this scheme – A separate scheme is available and details will be provided on request.

TERRITORIAL LIMITS: Full 'worldwide' – up to 60 days outside the United Kingdom, at any one time.

Note (1): If you intend to travel outside the UK for more than 60 days outside the United Kingdom, at any one time.

Note(2): The policy excludes countries where the British government recommends prior to the commencement of any journey against travel to a county or countries or when travel is only recommended when essential

NO CLAIM BONUS: If no claims are notified or paid during the period of the insurance a 'No Claim Bonus' will be allowed, on the following scale:-

5%: 1 year free claim – 10%: 2 years free of claim – 15%: 3 years free of claim (maximum)

Note: If satisfactory proof of an existing 'No claims bonus' can be supplied, a discount will be allowed based on the above scale – provided any cover has related specifically to a photographer equipment insurance

EXCESS: 10% of any agreed claim – subject to a minimum of £50.00 and a maximum of £150.00
(Note: In the event of theft from an unattended vehicle – the minimum excess is increased to £100 with a maximum of £500.00)

CLAIMS: All claims are to be notified to Glover and Howe Limited – Every effort is made to handle claims as quickly as possible and with the minimum of fuss and delay

THEFT FROM UNATTENDED VEHICLES: This is included between 06.00 hours to 21.00 hours up to a **maximum limit of £6,500.00** (subject to policy terms, conditions and limitations)

Note: Vehicle(s) must be of a fully enclosed type (no convertibles) - Theft must be as a result of forcible or violent breach and evidence must be provided to in the event of a claim – Vehicles must be fully locked secured and fastened with as security devices therein or thereon in full and proper operation – Equipment must be kept out of sight in a locked boot or in an enclosed rear area of and estate car

EXCLUSIONS:

Loss or damage caused by: wear/tear/repairing/restoring/renovating/cleaning/dyeing/ faulty workmanship/defective design or use of defective materials/rot/fungus/grit/sand/insects/vermin pests/atmosphere or climatic conditions/ electrical or mechanical breakdown / maintenance/ gradually operating causes/ leakages of batteries.

Loss or damage resulting from: Scratching of lenses/breakage of valves/bulbs/watch glasses – unless the containing article is damaged at the same time

Loss or damage to: tapes/cassettes/ cartridges/films/batteries/discs or storage media, unless otherwise agreed

Loss or damage as a result of: sonic bangs/radioactive contamination/terrorism/magnetic fields/war/confiscation by authorities/riots/civil commotion outside the United Kingdom

AMENDMENTS OR ALTERATIONS: Any alterations (e.g. schedule changes or change of address) are to be notified to Glover and Howe Limited – confirmation will be sent to you

THE INSURER: STERLING INSURANCE COMPANY LIMITED

General Information:

The summary cover is intended as a guide and provides general information regarding our scheme – the insurance is subject to the standard terms conditions limitations exclusions and excesses of the policy

If you have any queries or require assistance with the completion of this form, contact: Glover & Howe Limited – Telephone No: 01206 814502 – Fax No 01206 814501 – E-mail: mail@gloverhowe.co.uk

All materials facts should be disclosed- failure to do so may invalidate the policy.

Any application for insurance may only apply for risks in England, Scotland, Wales, Isle of Man, Channel Islands and Northern Ireland

It is recommended you should keep a copy of all documentation and correspondence

The liability of the insurer does not commence until the proposal/ schedule form has agreed and accepted by the insurer or their representatives

If you have a complaint you should notify Glover & Howe Limited and full details of the complaints procedure will be advised.

Glover and Howe Insurance Services t/as: Glover and Howe Limited is a authorized and regulated by the financial Services Authority (FSA) which includes the Financial Services Compensation Scheme (FSCS) – part of registered number:

Sterling Insurance Co Ltd are authorized and regulated by the Financial Services Authority (FSA) which includes the financial Ombudsman Service Scheme (FOS) and the Financial services Compensation Scheme (FSCS) – registered under number: 202012

Terrorism: In principle acts of this nature are excluded – additional cover is available, if required , at additional cost