

Policy Summary

AMATEUR PHOTOGRAPHERS INSURANCE POLICY

This document summarises the wide protection and benefits available with the Photographic Equipment Protection Policy. Full details of the policy cover, including terms, conditions and exclusions, are contained in the policy document. It is important that you read the policy document carefully; a copy is available on request from Glover & Howe Limited.

The Photographic Equipment Protection Policy is specifically designed to meet the insurance needs of amateur photographers. The policy covers loss of or damage to any make or type of photographic and associated equipment that you choose to insure, including computers, printers, telescopes, video cameras or camcorders, sound recording equipment, televisions, projectors, unexposed films, props, portfolio, negatives or transparencies belonging to you or your family, other than property on loan or hire.

THIS SUMMARY DOES NOT CONSTITUTE ANY EVIDENCE OF INSURANCE. .

Type of Cover

This is an 'all risk' policy providing cover for Accidental damage, Loss and Theft. Equipment values should be kept up to date with new prices.

Excess is 10% of any agreed claim, subject to a minimum of £50 and a maximum of £150.

It also includes Worldwide Cover, up to 60 days per trip with no maximum limit of trips. (More available upon request).

In vehicle cover, from 6am to 9pm. Up to £6500 value. (Higher excess of 10% of any agreed claim, minimum of £100 and a maximum of £500).

Offers No Claims Discounts 5% per year up to 3 years.

Significant Features and Benefits

The amount payable in the event of a claim is the cost of repairing or replacing the property as new. If any article is part of a set/kit the amount payable is a reasonable and fair assessment of the value of that article as part of the set. However if the equipment has been discontinued, please supply us with the value of the new equivalent model.

Summary of General Policy Conditions

Cancellation

The Company may cancel this policy or any section by sending a recorded delivery letter to the last known address of the insured giving

- a) seven days notice in the event of non-payment of any premium instalment on its due date
- b) seven days notice in other circumstances when the Company may refund a proportionate part of the unexpired portion of the premium

The insured may cancel this policy at any time by giving written instructions to the Company, but will not be entitled to any refund of premium if this occurs after 14 days from the issue of the policy.

Change in risk

- Reinstatement of sum insured
- Reasonable care
- Compliance with warranties
- Fraud

Summary of General Policy Exclusions

- radioactive contamination (but such contamination caused by terrorists can be covered under a separate Terrorism policy)
- war, invasion, civil war, rebellion or revolution
- any act of terrorism (Note: cover for most acts of terrorism is available under a separate Terrorism policy)
- sonic bangs- confiscation, nationalisation or requisition by any government or authority
- computer viruses
- gradual pollution or contamination
- property being heated
- overrunning or self-heating of electrical machines not resulting in fire
- theft by you or any member of your family or household
- disappearance, unexplained loss or inventory shortage
- failure of any computer to recognise a valid date

Significant Exclusions and Limitations

- Damage caused by wear, tear or any gradually operating caused by electrical or mechanical breakdown.
- use of any article contrary to manufacturers instructions
- Faulty or defective workmanship or operational error or omission damage to property caused by any process it is undergoing
- loss consisting of change of temperature, colour, flavour, texture or finish
- tapes, cassettes, cartridges, films (exposed or otherwise) or batteries unless specifically insured
- Theft from any unattended vehicle between 2100 hours and 0600 hours
- unless the vehicle is a car or van of a fully enclosed type with all openings closed and all protections put into effect, the property being out of sight in a locked boot or other compartment and the theft involves the use of force or violence of which there is visible evidence of property insured for an amount exceeding £6,500 unless specially arranged more than £500 in respect of theft from any halls of residence or shared or rented accommodation unless securely locked and the theft involves forcible and violent entry or exit breakage of valves, bulbs or watch glasses
- The first amount of each claim for theft from a motor vehicle, being 10% of the agreed claim subject to a minimum of £100 and a maximum of £500 the first amount of each other claim being 10% of the agreed claim subject to a minimum of £50 and a maximum of £150
- If policy is Worldwide Unrestricted, excess is doubled to 20% of any agreed claim, minimum of £100 and a maximum of £300.

Customer Service Information

1. Sterling Insurance Company Limited

Sterling Insurance Company Limited is a private company limited by shares, registered in England and Wales number 498605. It is authorised and regulated by the Financial Services Authority (FSA). The FSA is the independent watchdog that regulates financial services.

Our FSA register number 202012. You can check this on the FSA's Register by visiting the FSA's website

www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

Sterling Insurance Company limited is a member of Sterling Insurance Group Limited.

Head and Registered Office: Ambassador House, Paradise Road, Richmond upon Thames, Surrey TW9 1SQ

2. Disability Discrimination Act 1995

In accordance with the Disability Discrimination Act 1995 we are able to provide upon request a text phone facility, audio tapes, large print documentation and Braille documentation. Please advise us if you require any of these services to be provided so that we can communicate in an appropriate manner.

3. Law applicable to the contract

We propose to choose English law as the law applicable to the contract unless we agree another choice of law with you prior to the start date.

4. Premiums

Premiums are payable annually to Glover & Howe Ltd. Insurance premium tax, as imposed by current legislation, is incorporated into all premiums

5. Duration of contract

The first period of insurance under your Photographic Equipment Protection Policy will be 12 months unless otherwise requested by you and agreed by the Company

6. Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Further information about compensation scheme arrangements is available from the FSCS.

Notification of a claim

If you have a claim, or are aware of an incident that could result in a claim, please contact Sterling Insurance Company Limited on 0845 271 1300

Enquiries or complaints

If you wish to make a complaint about any aspect of our service, you should write to the Customer Services Manager at Sterling Insurance Company Limited, 50 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4JX or telephone 0845 271 1290

Please provide all relevant details of your policy and in particular your policy number to enable your complaint to be dealt with speedily

If you remain dissatisfied you may also have the right to refer your complaint to the Financial Ombudsman Service at South Quay Plaza, 183 Marsh Wall, London E14 9SR or telephone 0845 080 1800. Please note that the Financial Ombudsman Service will normally only consider a complaint once we have issued a final response letter.

If you have an enquiry or complaint about the suitability of the policy for your needs or about the advice or service you received from the insurance intermediary through whom you purchased your policy, you should contact them directly

Following this procedure will not affect your legal rights

Premises, Legal, Counselling (including stress related) and Glass helpline services are included in your policy. Please see your policy for full details.