

Policy Summary

SEMI PRO & PRO 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 professional and semi-professional photographers, occupying buildings of substantial construction and their associated outbuildings located in the United Kingdom. The policy provides a range of standard covers and optional sections to meet the individual needs of photographers. 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.

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 £250.

Laptop excess is 10% of any agreed claim, subject to a minimum of £100 and a maximum of £300.

The policy includes Worldwide Cover, up to 20 days per trip with no maximum limit of trips. We can also arrange cover unlimited Europe cover or Unlimited Worldwide cover up to 365 days.

In vehicle cover, from 6am to 9pm or within your working hours. Up to £20,000 value. (Higher excess of 20% of any agreed claim, minimum of £100 and a maximum of £500).

Loss of data is automatically included under this policy for a limit of £5000. This amount will cover the costs of getting your equipment looked at in order to recover your data.

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

Optional extras available such as Public Liability, Professional Indemnity, Employers Liability, Legal Cover etc.

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 other than in respect of bodily injury to an employee arising out of and in the course of employment in the business (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 of your directors, partners or employees
- Theft, malicious damage, escape of water or oil or breakage of glass or sanitary ware when your business has ceased to trade or your premises are unfurnished or untenanted
- Disappearance, unexplained loss or inventory shortage
- failure of any computer to recognise a valid date

Equipment Cover

Significant Features and Benefits

The amount payable in respect of a claim for portfolio, negatives and transparencies is the value of the materials plus the cost of reinstatement. Up to £300 any one article.

The amount payable in the event of a claim for other property is the cost of repairing or replacing the property as new. Please keep prices up to date.

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.

The cover includes the cost of hiring replacement equipment following loss of or damage to any insured item. Up to 15% of the sum insured, not exceeding £2,500.

Significant Exclusions and Limitations

- Damage caused by wear, tear or any gradually operating cause 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 or after
Completion of your normal working day or
when your final assignment has been
completed or after the completion of the
working day of the driver
- 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
£20,000 unless specially arranged
- theft from any unattended building unless it is 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 all risk (excluding laptops) claim being 10% of the agreed claim subject to a minimum of £50 and a maximum of £250
- The first amount of each laptop claim being 10% of the agreed claim, subject to a minimum of £100 and a maximum of £300.

Optional Cover

Material Damage – Business Property

Loss or damage to Business Contents (stock, photographic library, computing equipment, fixtures, fittings and the like) or Buildings (and resultant loss of Rent, if required) caused by fire, lightning, explosion, earthquake, aircraft, theft involving forcible and violent entry or exit and theft involving assault of or violence to you or your employees, riot or civil commotion, malicious damage, impact, storm, flood, escape of water or oil, collapse of television or radio aerials, falling trees or branches and accidental damage.

Significant Features and Benefits

Architects' and surveyors' fees

public authorities costs – Excess is £100.00

- Accidental damage to sanitary ware, underground pipes and cables if you are legally responsible
automatic increase of sum insured on stock by 25%
during November, December and public holidays
 - temporary removal
 - theft damage to the premises
 - debris removal
- property at trade- capital additions, shows or exhibitions, up to 10%.
- external CCTV and security lighting equipment, up to £2500.
- refilling of fire extinguishers following use. Up to £2500.
- loss of metered gas or water. Up to £10,000.
- replacement of locks following theft of keys, up to £10,000.
- cost of tracing source of water or oil leaks. Up to £1,000.
- restoration of landscaped grounds following damage by the fire brigade. Up to £2,500.
sums Insured other than personal effects and rent will be index linked annually. Up to £2500. The annual % applicable.

Glass

- breakage of plain plate, sheet or wired glass including resultant damage to framework and the necessary cost of boarding up
- the cost of repair or replacement of stock on display. Up to £500.
- the cost of repair of alarm foil. Up to £500.
- breakage of fixed mirrors and fixed internal glass in showcases, counters and display cabinets. Up to £500.
- damage at the premises of a UK supplier. Limit £10,000.
- breakage of armoured, bent or other special glass or lettering or designs. Up to £500.

loss of business money limit any one loss – Up to £2,000

- whilst in transit, up to £2,000.
- during business hours whilst on the premises Up to £1,000.
- outside business hours whilst on the premises. Up to £200.
- in a locked safe – Up to £500.
- not in a locked safe
- at your home or the home of an authorised employee – Up to £250,000.
- loss of recorded crossed cheques, crossed postal orders, credit card sales vouchers and VAT purchase invoices – Up to £2,500

repair or replacement of any safe, security case or bag damaged following theft. Up to £2,500.

- misuse of business credit cards, £500.
- bodily injury to you or your employees in the event of assault consequent upon robbery or hold-up whilst engaged in duties connected with the business the following amounts are payable as compensation

death, loss of limbs or eyes or permanent total disablement - £5,000

- temporary total disablement, Not exceeding 10 weeks, £50 per week.

damage to clothing and personal effects. Limit per person, £250.

Section 3 – Business Interruption

You may choose to insure

- Loss of income during a selected indemnity period (not less than 12 months), or
- Additional expenditure necessarily incurred during the indemnity period to maintain the business following destruction or damage to the business contents or buildings caused by a peril insured by Section 2.

Significant Features and Benefits

- prevention of access to the premises following damage to nearby property caused by a peril insured accidental failure of public electricity, water or gas supplies for more than 60 minutes.. corruption of computer records by malicious persons or accidental damage is excluded.
- closure by a competent authority because of defective sanitation, infestation by vermin or pests at the premises
- poisoning caused by food or drink infectious or contagious disease, murder, suicide or rape at the premises
- professional accountants' charges incurred in producing information to support a claim
- breakage of neon and illuminated signs

Employers' Liability

Legal liability for injury to employees as required by current UK legislation, up to a limit of £10,000,000 (£5,000,000 if arising out of terrorism) any one cause inclusive of legal defence costs.

Significant Features and Benefits

legal costs incurred in the defence of criminal proceedings brought for a breach of the Health and Safety at Work Act 1974. limit £10,000 in any one period of insurance.

Exclusion

work in connection with asbestos, or liability arising from exposure to or inhalation of asbestos work underground, underwater or airside actions brought outside Great Britain, Northern Ireland, the Isle of Man or the Channel Islands.

Section 5- Public Liability

Legal liability for accidental injury to the public or damage to their property as a result of defects in your premises or negligence by you or your employees in the conduct of your business, up to a limit of £2,000,000 any one cause plus legal defence costs incurred with our written consent.

Significant Features and Benefits

legal costs incurred in the defence of criminal proceedings in respect of a breach of the Consumer Protection Act 1987 or the Food Safety Act 1990. limit £25,000 in any one period of insurance

Significant Exclusions and Limitations

- £2,000,000 but a higher limit of indemnity can be selected if required.
- professional liability
- provision of advice or any plan, design, formula or specification given separately for a fee
- liability arising from properly prepared products failing to perform the function for which they were intended
- loss of or damage to products or the cost of making good or recalling products or rectifying defective work
- any drug or medical preparation obtainable on prescription from a medical practitioner
- any cosmetics, toiletries, animal feeds, seeds, fertilisers, insecticides or pesticides unless of proprietary manufacture liability arising from exposure to or inhalation of asbestos
- the cost of cleaning up or removal of or damage to property arising out of asbestos
- fines, penalties, or liquidated, punitive or exemplary damages- actions brought outside Great Britain, the Isle of Man or the Channel Islands

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 textphone 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.

