

Glover & Howe Limited – Claim Information/Notes

-Photo Equipment & Associated Risk Insurance Scheme

PLEASE READ THE FOLLOWING BEFORE COMPLETING THE CLAIM FORM

Every effort is made to deal with your claim as quickly as possible, in an efficient & acceptable manner. We will endeavor to respond within three working days of receipt of any enquiry or correspondence. The following information is intended to assist you with regard to any queries you may have:-

Claim Forms:- The completed claim form must be returned to us within 30 days of the incident.

Please contact us on 01206 814502 to request a claim form to make your claim - The form should be completed as fully as possible. Giving as much information as possible – full and accurate answers will avoid delay and confusion.

Damaged items:-

Estimate(s) for repair may be provided by the manufacturer or your local dealer.

Estimate(s) should be specific to the item(s) of equipment, showing a breakdown of the costs that may be incurred (parts, labour, handling etc). In addition, details should be provided as to why repairs are needed, with any comments the manufacturer or dealer may have.

In general terms, if an item needs to be repaired immediately, there is no objection to doing so, subject to the above criteria being met.

If item(s) are considered to be beyond economic repair, this must be confirmed by the manufacturer or the dealer and for administration purposes a replacement estimate obtained. The replacement estimate should be for the same type of equipment, however in the event of an item being out of production the replacement should be the nearest equivalent item.

Lost/Stolen item(s):-

In all cases an estimate for the replacement of the equipment should be obtained.

The police or appropriate authorities should always be notified and written confirmation obtained.

Original purchase receipts must be forwarded for the item(s) that are subject of the claim. In the event of these being lost or destroyed or no longer available – you must confirm and give reason(s) in writing.

Points to remember:-

If equipment needs to be repaired or replaced immediately for a valid reason (work commitments etc), in general terms we will have no objection to you doing so, however prior confirmation should be obtained from ourselves, where possible.

In respect of replacement item(s) being replaced, any claim will be agreed on the basis of the replacement cost obtained via our own suppliers or a client's supplier, whichever is the less.

For items being beyond repair or subject to a total loss, they are automatically deleted from your schedule. Replacement items will need to be reinstated once instructions are received.

It should be noted where the repair or replacement of equipment has been agreed by telephone, this does not confirm any admission of liability on behalf of insurers. Any agreement reached is purely on the basis of convenience, until agreement is confirmed in writing.

The policy is one of replacement. Therefore insurers reserve the right to seek any additional information deemed necessary with regard to any aspect of the claim.

We suggest you keep copies of all correspondence and documentation.