

GLOVER & HOWE INSURANCE SERVICES

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SUMMARY OF COVER AND INFORMATION

FOR THE PROFESSIONAL OR SEMI – PROFESSIONAL PHOTOGRAPHER

A specialist scheme arranged with STERLING INSURANCE COMPANY LIMITED offering cover and 'All Risks' basis on photographic equipment and other optional & associated risks, as may be required

(1) PHOTOGRAPHIC & ASSOCIATED PORTABLE EQUIPMENT

Basis of cover: 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 Top Computers, Digital Cameras, Video Cameras, Camcorders, Binoculars, Telescopes, Recording Equipment, Televisions, projectors etc.

Full replacement: Equipment is insured on a full replacement ('new for old') basis – your sum(s) insured must represent the full replacement cost. Individual items exceeding £600.00 each in value must be specified – any item below £600.00 is treated as 'miscellaneous item' and an overall sum insured is to be provided (see proposal/schedule)

Note: Component parts of equipment that can be purchased separately and that exceeds £600.00 each in value (interchangeable lenses, viewfinders, databacks etc), is considered to be individual items and is to be insured separately

Territorial limits: You may choose either or any of the following:

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| (a) UK only | -including 20 days worldwide, at any one time |
| (b) UK/Europe | - including 20 days worldwide, at any one time |
| (c) Full worldwide | - unrestricted – <u>excluding</u> permanent residence overseas or 'one way' trips |

Note (1): Territorial limits (a) & (b) allow overseas travel up to 20 days maximum any one time, however there is no limit to the number of trips that can be taken in any one period of insurance. The 20 day overseas limitation period can be extended on odd occasion(s) if required, however if you travel outside the UK &/or Europe for a longer period on a regular basis, you should choose the appropriate alternative territorial limit

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

Theft from unattended vehicle: This is included up to a **maximum limit of £20,000.00**

Note: Cover is provided during business and assignment hours only – vehicle(s) must be of a fully enclosed type (no convertibles) – Theft must be as a result of forcible or violent breach and evidence provided in the event of a claim- Vehicles must be fully locked, secured & fastened with all security devices in full and proper operation – Equipment must be kept out of sight in a locked boot or in an enclosed area of an estate car.

Hired in Photographic Equipment & charges incurred: Cover on necessary hired photographic equipment & charges incurred following a claim under the equipment selection of your policy is automatically included – up to a maximum limit of £2,500 or 15% of the value of your equipment claim, whichever is the less

Other Portable items (Optional) – The following may be included, if required

- Unexposed Film Stocks – maximum overall limit - £500.00
- Props &/or Goods in Trust – maximum limit at any one item - £500.00
- Portfolio/Transparencies/Negatives – maximum limit any one item - £500.00
- Hired in Equipment & charges incurred – maximum limit any one item - £1,000.00

Note: Maximum overall limits may apply

Excess: 10% of any agreed claim – subject to a minimum of £50.00 and a maximum of £250.00
(Note: In the event of theft from an unattended vehicle – minimum excess is increased to £150 with a maximum of £500.00)

Principle Exclusions (Equipment/Portable items): Wear/Tear/Depreciation/ Mechanical Breakdown/ Defective workmanship/ Defective Design/ Gradually operating causes/ Electrical Failure/ Faulty Materials/Defective Design or Derangement/ Latent Defect/Inherent Device/ Climatic or Atmospheric Conditions or Temperature Change/ Insects/ Moth/ Vermin/ Sand/Grit/Magnetic Fields/Rot/Fungus/Rust/Corrosion/Pests/Warriinvasion/TerrorismRadioactive Contamination/Sonic bangs/Confiscation/Viruses/Loss of data/Pollution/Fraud

THE FOLLOWING ADDITIONAL COVERS MAY BE INCLUDED AT ADDITIONAL COST:

(2) MATERIAL DAMAGE – BUSINESS PROPERTY – PREMISES/STUDIO RISKS

Accidental Loss destruction damage or theft in respect of any of the following:

- (a) Buildings
- (b) Landlords Fixtures/fittings
- (c) Tenants improvements
- (d) General contents (desktop computers/printers/stocks of stationary etc.)
- (e) Photographic Libraries/Deeds/Documents/Negatives (costs of reinstatement materials only. *Re-shooting costs are excluded*)
- (f) Darkroom &/or Film Processing Equipment
- (g) Plate Glass
- (h) Money & Personal Accident (Assault)

(3) BUSINESS INTERRUPTION

This section of the policy provides cover in respect of your loss of revenue/income and extra expenses incurred as a result of a claim for loss or damage under the Material Damage section of the policy (Section 2 – Business Property). The standard limit of indemnity is 12 months, but this can be increased if required

(4) EMPLOYERS LIABILITY INDEMNITY – indemnity limit - £10m

This section of the policy will indemnify you in respect of your legal liability for damages following accidental death, injury, illnesses, disease or shock to employees, if such injury arises out of the course of their employment.

Note: This indemnity is a legal requirement if you employ anyone on a full, part time or temporary basis

(5&6) PUBLIC & PRODUCTS LIABILITY –standard limit of indemnity - £2m

This section of the policy will indemnify you in respect of your legal liability for damages following accidental loss destruction damage to third party property (not owned by you or in your care custody or control) or bodily injury to third party persons, as a result of your negligence

The standard indemnity limit is £2m; however this can be increased up to a maximum limit of £5m, at additional cost. Higher limits of indemnity are on applicable only

Note(s): Liability in connection with some work or occupation(s) may be excluded Liability arising from work in the USA/Canada is included provided such as work is on a temporary basis only

Any action for damages is dependent upon being brought against you in a court of law within Great Britain, Northern Ireland Isle of Man or Channel Islands

(7) PROFESSIONAL INDEMNITY – Standard limit of Indemnity £25,000

(Available to those who have traded in a photographic profession for more 1 or more years)

This section covers your legal liability to pay damages and claimant's costs and expenses resulting from breach of professional duty and advice which is inaccurate or incorrect up to the indemnity limit in any one period of insurance.

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| Benefits | - | libel and slander |
| | - | liability for loss of documents |
| | - | liability for the fraud or dishonesty of employees |
| | - | unintentional breach of confidentiality |
| | - | investigation, defense or settlement costs |
| | | |
| Exclusions and Limitations | - | Wilful, dishonest or fraudulent acts of the insured or any partner or director |
| | - | circumstances known about prior to the commencement of the Insurance |
| | - | any claim notified after the insurance has ceased |
| | - | actions brought outside Great Britain, the Isle of Man or the Channel Islands |
| | - | the first £500 of each and every claim |

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

All quotations are subject to the acceptance of a satisfactory completed proposal/ schedule

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

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

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

Any complaints regarding the services provided or offered in relation to this scheme are to be addressed to:
The Manager, Glover & Howe Limited, 12 Chapel Street North, Colchester, Essex CO2 7AT
Telephone: 01206 814500 – Facsimile No: 01206 814501 – E mail: info@gloverhowe.co.uk

Glover & Howe Limited are registered with the Financial Services Authority (FSA) in association with East Anglia Insurance (No: 308948)

Sterling Insurance Company Limited are registered with the Financial Services Authority (FSA)

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