

# EOS magazine



## Photo **insurance**

All risk photographic equipment insurance for non-professional photographers

**This insurance is for non-professional photographers. It provides cover against accidental loss, damage, destruction or theft for any make or model of cameras, lenses, flashguns, photographic accessories and associated equipment (including camcorders, binoculars, telescopes, audio recorders and laptop computers).**

### **Non-professional status**

For the purpose of this insurance a non-professional photographer is a person who earns less than half of their annual income from photographic activities.

### **Claims settlement**

In the event of a genuine claim the insurer will pay the replacement cost of the lost, stolen or damaged item, or arrange for the repair of the item, or replace the item as new (at their discretion). The sum insured must represent the replacement cost of the item, or in the case of a discontinued item, the cost of the nearest equivalent item. If the item is under-insured, the claim will be reduced by a proportionate amount.

### **Policy excess**

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

### **Schedule listing**

Individual items exceeding £100 in value must be specified on the schedule. Component parts that can be purchased separately (lenses, batteries, memory cards, battery grips, wireless file transmitters, etc.) are considered to be individual items. Any item costing less than £100 can be treated as a miscellaneous item. Miscellaneous items can be grouped together without being individually listed providing their total value does not exceed £750. If the total value of miscellaneous items exceeds £750, the most expensive items must be listed separately until the total value of the remaining items is £750 or less.

### **Geographical limits**

This insurance covers equipment stored and used in the United Kingdom (England, Scotland, Wales, Northern Ireland, Isle of Man and the Channel Islands). It also covers equipment taken outside the United Kingdom for up to 60 days at any one time. The policy excludes countries where the British Government advises against all travel, or advises against all but essential travel (see [www.fco.gov.uk/travel](http://www.fco.gov.uk/travel))

### **No claims bonus**

If no claims are notified or paid during the preceding 12 months of cover, a no claims discount of 10% off the standard annual premium will be given on renewal.

### **Full policy document**

This summary of cover is a guide to the policy. The full policy document, together with some frequently asked questions (FAQs), is available for download at: [www.eos-magazine.com/insurance](http://www.eos-magazine.com/insurance)

### **Confirmation of cover**

The full policy documentation will be sent to you with a confirmation of cover after your schedule of equipment has been accepted and a policy payment made. You will have 21 days after receipt of the policy document to cancel the policy and receive a full refund of the payment providing no claim has been made in this period.

### **Claims procedure**

To make a claim, please phone County Insurance Services on 01865 290923 or e-mail [photo@county-insurance.co.uk](mailto:photo@county-insurance.co.uk) as soon as possible after the incident to report the loss, theft or damage. A claim form will be sent to you without delay. Alternatively, you can download a claim form at:

[www.eos-magazine.com/insurance](http://www.eos-magazine.com/insurance)

No payment will be made for claims received more than 60 days after the event.

## What is covered by this photo insurance policy

This policy insures against loss of or damage to the equipment caused by:

- fire, explosion, storm, flood, lightning, earthquake, smoke
- theft or attempted theft
- accidental damage
- vandalism or malicious damage
- theft from a motor vehicle, provided the item is in a locked boot, concealed luggage compartment or glove compartment, the vehicle has not been left unattended for more

than 24 hours and force has been used to get into the vehicle (but only to a maximum claim of £7000).

- riot, civil commotion or strikes

### Personal liability cover

You are covered for an amount up to £1,000,000 if you are legally responsible for the injury to or death of a third party as a result of your negligence whilst using insured photo equipment in a public place.

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### Not covered by this policy

This policy does not cover loss of or damage to the equipment caused by:

- electrical or mechanical breakdown, wear and tear, or anything which happens gradually
- ionising radiation or radioactive contamination from any nuclear fuel or waste
- cleaning or repairing by the user or a repair facility
- insects, vermin, pets, fungus
- a paying guest or tenant at the house

where the equipment is kept

- deception, unless the only deception used is to get into your home
- confiscation by order of any government, public authority or police force
- war, invasion, revolution, terrorism or any similar event

In addition, you are not insured for:

- items insured by any other policy
- any item left unattended in open places
- events which occurred prior to the start of the policy

**It is a condition of the cover that you take all reasonable care for the safety and protection of the property insured.**

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County House, Glyme Court, Langford Lane, Kidlington, Oxfordshire OX5 1LQ

Telephone 01865 290928

E-mail [photo@county-insurance.co.uk](mailto:photo@county-insurance.co.uk)

This policy has been arranged by County Insurance Services, an independent insurance broker authorised and regulated by the Financial Services Authority, Number 144673



# Proposal form

Please complete this form and return to:  
County Insurance Services, County House, Glyme Court,  
Langford Lane, Kidlington, Oxfordshire OX5 1LQ

Title  Surname

First name(s)  Date of birth

Address

Post code

Telephone (day)  e-mail

Occupation

Have you suffered any loss or damage to your photographic equipment during the last three years?

YES  NO  If yes, please provide details on a separate sheet.

Have you previously insured your photographic equipment?

YES  NO

If yes, please supply name and address of insurers, together with policy number (if known)

Insurance cover is to start on

DD/MM/YYYY

Cheque enclosed for £  (payable to 'County Insurance Services')

To pay by MASTERCARD/VISA/MAESTRO please give details:

Card number

Expiry date  CSV number  (final three digits on back of card)

Start date  Issue number (Maestro card only)

**Declaration** I declare the answers and information given on this form are to the best of my knowledge true and correct and form the basis of the contract made with the insurers. I also agree and accept the insurer or their representatives have the right to seek any information as may be required by them from any other party, subject to the provisions of the Data Protection Act 1998. I agree and understand the information provided may also be disclosed to the Financial Services Authority (FSA) or any other regulatory body or organisation for the purposes of monitoring and enforcing regulatory requirements.

Signed  Date

# Photo insurance annual premiums

Rates effective from 1 September 2009  
until further notice.

<b>Sum insured</b>	<b>Annual Premium</b>
up to £2000	£50
£2001 to £2500	£65
£2501 to £3000	£80
£3001 to £3500	£95
£3501 to £4000	£115
£4001 to £4500	£130
£4501 to £5000	£145
£5001 to £6000	£160
£6001 to £7000	£190
£7001 to £8000	£225
£8001 to £9000	£255
£9001 to £10,000	£285
£10,001 to £11,000	£315
£11,001 to £12,000	£345
£12,001 to £13,000	£375
£13,001 to £14,000	£405
£14,001 to £15,000	£435
£15,001 to £16,000	£465

Please ask for a quotation for cover above  
£16,000. All premiums are inclusive of  
Insurance Premium Tax.

## Excess

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



County  
Insurance  
Services

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Kidlington, Oxfordshire OX5 1LQ

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E-mail [photo@county-insurance.co.uk](mailto:photo@county-insurance.co.uk)

## Reduce the risks

Even with adequate insurance, you still  
need to look after your photographic  
equipment. It is a condition of the cover  
that all reasonable care is taken for the  
safety and protection of the property  
insured. Here are some ideas from EOS  
magazine to help you reduce the risks to  
your equipment.

- Always use a neck strap with your camera. It will save the camera from damage if it slips out of your hands. A camera should only fall into a river or the sea if you fall in with it!
- Never let the equipment out of your sight in a public place. If you need to put a camera bag on the ground as you take a picture, always keep it in front of you, preferably with your foot on the strap.
- If you sit at pavement cafe, avoid tables next to the road. Thieves can snatch your camera and be away before you realise what is happening. Choose a table closer to the cafe for safety.
- Remember to pick up all your camera equipment after shooting!
- Do not use the boot of your car as a camera case, returning to swap lenses or accessories. If thieves are watching, they will see that you have valuable goods and clear the boot while you are away for a few minutes.
- Always take cameras and lenses into a hotel if you are staying overnight. Many hotels offer safe deposit boxes for valuables, either in your room or at the reception area.
- When using a multi-storey car park, find a space in the middle of the floor, away from pedestrian exits. Thieves prefer to target cars near to staircases where they can escape quickly if challenged.
- Do not cover your camera bags with badges which shout the name of your camera. Some photographers have stopped using camera bags because they are obvious targets for thieves. A rucksack or holdall can be safer, but make sure there is enough padding to protect the camera and lenses. Use padded lens pouches, or wrap lenses in soft cloths.
- Always report any loss or theft to the local police. If you are travelling, report the loss at your next stop. Record the details of the police station, together with the name of the police officer and the police case number (if any). This information may be required when you make a claim.
- Remember to update your insurance policy whenever you add to your camera system, or change cameras, lenses or accessories. You are only covered for the items listed on the policy schedule.