

This document provides a summary of the cover, exclusions and restrictions. It is not personalised to your individual selections. The full terms and conditions of this insurance, including the general policy limits, can be found in the policy documents which are available on request.

What is this type of insurance?

This is a photo insurance policy to cover loss or damage to your photographic and ancillary equipment for non-professional photographers. Cover will only be provided for items listed in your schedule. **Cover may also vary based on the information you have provided to us.**



What is insured?

insurance is for non-professional photographers:

This This policy insures against loss or 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).

- ✓ Accidental damage.
- ✓ fire, explosion, storm, flood, lightning, earthquake, smoke
- ✓ theft or attempted theft
- ✓ 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 for an amount up to £1,000,000



What is not insured?

- ✗ Wear and tear or any other gradually operating cause (for example, damp formed over a period of time) 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 use or 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
- ✗ items insured by any other policy
- ✗ any item left unattended in open places
- ✗ events which occurred prior to the start of the policy



Are there any restrictions on cover?

Certain limitations may apply to your policy. For example:

- ! the excess (the amount you have to pay on any claim);
- ! monetary limits for certain items or types of cover.
- ! Endorsements may apply to your policy. These will be shown in your policy documents.



Where am I covered?

- ✓ Your photographic & ancillary equipment will be insured anywhere in the world for up to 60 days



What are my obligations?

- At the beginning of the period of insurance or when making changes to your policy, you must give complete and accurate answers to any questions you are asked relating to the insurance.
- You must tell your broker of you becoming aware of any inaccuracies or changes in the information you have provided to us, whether happening before or during the period of insurance.
- You must tell your broker if your circumstances change either before your policy starts or during the period of insurance. For instance, if you become a professional photographer
- You must take all reasonable steps to prevent loss, damage or an accident and keep all of the equipment in a good state of repair.
- You must tell us about any event which might lead to a claim as soon as possible.
- **Failure to meet your obligations could result in a claim being rejected, a reduction in the amount we pay or the cancellation of your policy.**



When and how do I pay?

Your broker will advise you of the full details of when and the options by which you can pay



When does the cover start and end?

This insurance cover is for a 12 month period and the start date and end date of the cover are specified in your policy schedule.



How do I cancel the policy?

You can cancel this insurance at any time by contacting your broker. After the 14 day cooling off period, provided you have not made a claim, you will be entitled to a refund of any premium paid, subject to a deduction for any time for which you have been covered and the administrative cost of providing the insurance.