



## Professional indemnity Insurance

Arranged for you by Towergate Camerasure (Part of Towergate Underwriting Group Limited)

### SUMMARY OF COVER

This is a summary of the professional indemnity insurance cover provided for Professional Photographers, Videographers and other image-makers by Towergate Camerasure.

Cover is underwritten by Aviva Insurance Ltd, one of the UK's largest insurers, giving you peace of mind that your insurance is backed by first class security from a name you can trust.

Full cover details, including definitions, terms and conditions can be found in the Policy Wording, a copy of which is available on request.

This contract is valid for 12 months subject to payment of the premium.

#### You are covered for:

- Civil liability incurred in the professional conduct of your business
- Indemnity to employees
- Reasonable costs and expenses incurred to replace/restore lost or damaged documents in connection with a professional indemnity claim
- Our standard cover limits provided are as follows:  
**£25,000 - £50,000 - £75,000 - £100,000 (Limit of Indemnity)**

#### You are not covered for:

- The first £150 of each and every claim
- War and Terrorism
- Bodily Injury sickness disease or death
- Property damage
- Work in USA or Canada
- Liability assumed by you under any express warranty agreement or guarantee

**IMPORTANT CLIENT INFORMATION - PLEASE READ THIS CAREFULLY**

**BOOKING FORM CONDITION**

ALL COVER PROVIDED UNDER THIS POLICY IS SUBJECT TO THE USE OF A BOOKING FORM IN A FORMAT STIPULATED BY AVIVA INSURANCE LTD. A COPY OF THIS FORM IS ATTACHED HEREWITH. ANY ALTERNATIVE CONTRACTS MUST BE REFERRED TO UNDERWRITERS FOR ACCEPTANCE PRIOR TO USE.

**Claims**

Notification of any incident or possible claim  
**must be made within 14 days of receipt / discovery of any incident, claim or event**  
whether or not a formal claim has been made  
– Otherwise your insurance may be invalidated

Any claim or known circumstance like to give rise to a claim must be reported to your Insurance Broker or:

Towergate Camerasure  
Units 14/15 Funtley court  
Funtley Hill  
Fareham  
Hants PO16 7UY  
Telephone; 0870 4115511

**Complaints Procedure**

Your Aviva Insurance Ltd policy is provided by Towergate Camerasure and our joint aim is to give excellent service. However, should you have a complaint, please initially notify Towergate Camerasure. All details of our complaints procedure will be set out in your policy booklet. The complaints procedure does not affect your right to take legal action.

**Policy Cancellation**

If after completing this online application you then decide you do not wish to accept this policy, then provided you notify us within 14 days of the date you completed the application then provided no claims have been made we will refund in full any premium paid.

**Compensation**

We are covered by the Financial Services Compensation scheme. You may be entitled to compensation from the scheme if we cannot meet our obligations, depending on the type of business and the circumstances of the claim.

Where the claim is respect of a liability, subject to compulsory insurance: 100% of the claim. In all other cases 100% of the first £2000 and 90% of the remainder of the claim

Underwritten by: Aviva Insurance Limited  
Registered in England No. 99122  
Registered Office: 8 Surrey Street, Norwich NR1 3NG  
A member of the Aviva Group.