

Professional Photographer/Videographer Policy Summary

This is a summary and does not contain the full terms and conditions of the cover, which can be found in the policy document. It is important that you read the policy document and schedule carefully when you receive them.

Name of the insurer (s)

The Insurer of this policy is Aviva Insurance Ltd
Registered in England No. 99122. Registered Office: 8 Surrey Street, Norwich, NR1 3NG
DAS Legal Expenses, DAS House, Quay Side, Temple back, Bristol, BS1 6NH
Equity Red Star, PO BOX 128, Brentwood, Essex, CM14 9AZ

Type of Insurance and cover

This policy provides 'All Risks' material damage cover specifically tailored to meet the needs of the Professional Photographer/Videographer.

Key covers, features and exceptions

This summary provides an overview of the key covers, features and exceptions available within the policy. If you have selected any of these covers they will be itemised in your schedule and full cover details will be set out in your policy document.

Cover features and benefits

Section 1: Material Damage – Underwritten by Aviva Insurance Ltd

- Loss or damage to the following items up to the sum insured chosen
 - Photographic & Video Equipment (including Computer Equipment)
 - Hired In Equipment
 - Props & Goods In Trust
 - All Other Possessions
 - Buildings (Including Glass)
 - Portfolio
 - Transparencies, Prints, negatives
- Processing Equipment
- Deterioration of Film Stock (in cooling cabinets) - Up to £2,000
- Unwitting handling of stolen Property - Up to £500
- X Ray Scanning (damage to unprocessed film) - Up to £500
- Theft from unattended vehicles - Up to £5000
- Any one transparency or negative - Up to £500
- Processing Loss (not including reshoots) - Limited to £5,000 (refer to policy for conditions)
- Damage resulting in reshoot costs - Limited to £20,000 (refer to policy for conditions)
- Archived Records - Limited to £7,500 (refer to policy for conditions)
- Reinstatement of Data - Limited to £2,500

Section 1B: Business Interruption – Optional Cover if Selected – Underwritten by Aviva Insurance Ltd

- Cover in respect in respect of loss of revenue or income, and/or the hire of equipment following a major loss or damage

Section 1C: Book Debts – Optional Cover if Selected – Underwritten by Aviva Insurance

Ltd

- Provides cover in respect of loss or damage to accounts records resulting in the inability to collect outstanding debts due to you, as a consequence of which you are unable to trace or establish the debts due to you.

Section 1D: Goods in Transit – Underwritten by Aviva Insurance Ltd

- Loss or damage to property to the sums insured as for Section 1A when in transit

Section 2A: Employers Liability – Optional Cover if Selected – Underwritten by Aviva Insurance Ltd

Liability Cover in respect of employees – this cover is a legal requirement if you employ staff

Section 2B: Public Liability – Optional Cover if Selected – Underwritten by Aviva Insurance Ltd

- Accidental bodily injury to any person and/ or accidental loss or damage to property:
Limit of indemnity available £2,000,000 or £5,000,000 (depending on selected option)

Section 2C: Products Liability – Optional Cover if Selected – Underwritten by Aviva Insurance Ltd

Accidental bodily injury to any person and/ or accidental loss or damage to property caused by goods:

Limit of indemnity available £2,000,000 or £5,000,000 (depending on selected option)

Section 3: Legal Expenses – Underwritten By DAS Legal Expenses

DAS House, Quay Side, Temple Back, Bristol, BS1 6NH

- £50,000 Legal Defence Costs
 - Employment Disputes & Compensation Awards
 - Legal Defence
 - Property Protection & Bodily Injury
 - Tax Protection
 - 24 Hour Service 7 Days a week

Refer to policy wording for further details and applicable exclusions

Section 4: Personal Accident – Underwritten by Equity Red Star

Library House, PO BOX 128, Brentwood, Essex, CM14 9AZ

Personal Accident Only (Applicable only to the Principal of the Business)

- Death Benefit @ £10,000
- Loss of Limb @ £20,000
- Permanent & Total loss of sight in one or both eyes/ speech/hearing @ £20,000
- Permanent & Total disablement @ £20,000

Refer to policy wording for further details and applicable exclusions

Exceptions and limitations

Sections 1A and 1D: Material Damage / Goods in Transit

- The first £300 of any claim for loss or damage to Laptops
- The first £300 of any claim involving theft from unattended vehicles
- The first £150 of any claim for each and every other loss
- Wear and tear
- Mechanical breakdown
- This policy excludes any cover in respect of property damage caused by an act of terrorism.
- Acts of fraud or dishonesty by employees

For full details of what is not covered please refer to the exclusions Section of the Policy Wording.

Duration of policy

The policy will remain in force for 12 months from the date of commencement, or as otherwise shown in your policy schedule.

Right of cancellation

You have the right to cancel your policy during a period of 14 days after the later of the day of purchase of the contract or the day on which you receive your policy documentation. A full explanation of your cancellation rights can be found in your policy booklet.

How to claim

Any claim or known circumstance likely to give rise to a claim must be reported to the Claims Department at

Towergate Camerasure
Funtley Court
Funtley Hill
Fareham
PO16 7UY

Telephone Number: 0870 4115511 Fax Number: 0870 4115515

Our line operates Monday to Friday 9am to 5pm. Please have your policy number to hand when calling.

Our service to you

We hope that you will be very happy with the service we provide. However, if for any reason you are unhappy with this, we would like to hear from you.

In the first instance, please contact Towergate Camerasure on 0870 4115511 at Funtley Court, Funtley Hill, Fareham, Hampshire PO16 7UY. Full details of the complaints procedure will be set out in your policy document.

We are a member of the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may then be entitled to refer it to this independent body.

Financial Services Compensation Scheme

We are members of the Financial Services Compensation Scheme (FSCS). If we are unable to meet our obligations you may be entitled to compensation from the scheme, depending on the type of insurance and circumstances of the claim.

Full details are available at www.FSCS.org.uk

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Authorised and regulated by the Financial Services Authority