Photography Insurance

Insurance Product Information Document

Company: Eversure Limited

Product: Photography Insurance

Eversure Limited is authorised and regulated by the Financial Conduct Authority, Financial Services Register No 501311.

The information provided in this document is a summary of the key features and exclusions of this policy and does not form part of the contract between you and your insurer. Complete pre contract and contractual information about the product is provided in your policy documents.

What is this type of insurance?

The Photography Insurance product is designed to provide you with cover for your photographic and other equipment in respect of unforeseen loss, damage or costs following an insured event not otherwise excluded in this policy. It is suitable for students and amateurs as well as professional and semi-professional photographers and videographers although optional covers are limited for students and amateurs.

What is insured?

For a full list of what is and is not covered please refer to your policy wording. The sums insured and limits of indemnity as shown on your policy schedule.

The following covers are provided as standard

- ✓ **Theft of equipment**
  Covers your photographic equipment, laptops and PCs and drones against theft whilst at the insured location and whilst away (excluding theft from a vehicle)
- ✓ **Theft of equipment from a vehicle**
  Covers your photographic equipment, laptops and PCs and drones against theft from a vehicle away from the insured location
- ✓ **Accidental damage**
  Covers accidental damage such as dropping a camera
- ✓ **Equipment hire costs**
  Covers the cost of hiring in alternative equipment if yours is being repaired or replaced following a valid claim on this policy

The following are Optional covers

- ✓ **Accidental loss**
  Covers you if you accidentally lose your photographic equipment, laptops and PCs (excludes loss of drones)
- ✓ **Public liability** (this may also be selected as a stand-alone cover)
  Covers your legal liability towards third parties

The following are Optional covers only if you are a professional or semi-professional photographer/videographer

- ✓ **Hired in equipment**
  Covers equipment hired in by you
- ✓ **Employers liability**
  Covers your legal liability towards employed persons
- ✓ **Professional indemnity**
  Covers you if you have provided a poor service or have made a mistake which has resulted in third parties losing money e.g. accidentally deleting a customer's wedding photos
- ✓ **Portfolio**
  Covers your work portfolio against theft, accidental damage and accidental loss
- ✓ **Mobile phone**
- ✓ Covers your mobile phone against theft and accidental damage
- ✓ **Studio**
  Covers your studio and office equipment against theft and accidental damage

What is not insured?

For a full list of what is and is not covered please refer to your policy wording.

- ✗ Policyholders resident and/or operating the business outside Great Britain and Northern Ireland
- ✗ Any claim where evidence of ownership cannot be provided
- ✗ Any theft claim where the policy security requirements have not been met
- ✗ Mechanical or electrical breakdown
- ✗ Accidental loss of drones
- ✗ Any claim involving unexplained loss, damage, theft, disappearance or inventory shortage
- ✗ Any claim for theft or accidental loss when the item has been left unattended away from the insured location (unless certain security requirements have been met)
- ✗ Theft from a vehicle parked at the insured location
- ✗ Any loss or damage whilst the user is participating in hazardous pursuits
- ✗ Deliberate acts by you
- ✗ Any items entrusted to a courier or postal service
- ✗ Professional indemnity claims involving passing-off or infringement of copyright, design right, registered design, trademark or patent.

Are there any restrictions on cover?

- ! Equipment with an individual sum insured exceeding £2,000 and all drones, laptops and PCs must be listed as specified items
- ! Any claim where the sum insured declared as being the maximum away from the insured location at any one time is exceeded will be capped at the declared limit
- ! Professional indemnity cover is provided on a 'claims made' basis which means that a claim must be notified during the period of insurance.

Where am I covered?

- ✓ You are covered at the policy territories specified in the policy wording and the schedule.
- ✓ If Worldwide cover is selected under the All risks section, this will provide cover for your equipment anywhere in the world for the maximum trip duration limit shown in the schedule (for each trip)

What are my obligations?

- You must read your policy schedule carefully and in conjunction with an up to date policy wording
- You must keep to the claim and policy conditions shown in your policy documentation which include the following:
  - You must provide us with true and accurate information
  - You must inform us as soon as possible of any changes in your situation. Failure to do so could invalidate the policy or lead to a claim not being paid or not being paid in full
  - You must do and allow to be done all things reasonably practicable to prevent or protect against injury, loss, theft or damage
  - As soon as any circumstances which are likely to lead to a claim under the policy become known to you, you must provide us with full details.

When and how do I pay?

The premium is payable to Eversure as a one-off payment within 14 days of the inception date shown in your schedule.

When does the cover start and end?

The cover will start on the start date shown in your policy schedule and will end one year later (unless otherwise terminated under the provisions of the policy).

How do I cancel the contract?

- You can cancel this policy within 14 days of receipt of the policy documents whether for new business or at the renewal date.
- If cover has not started, we will refund the full premium to you. If cover has started, we will keep an amount of premium in proportion to the time you have been on cover and refund the rest to you provided no claims or incidents that may result in a claim have occurred.
- You may also cancel this policy at any time by contacting Eversure on using the details shown below
- We will keep an amount of premium in proportion to the time you have been on cover and refund the rest to you as long as you have not incurred eligible claims during the period we have been on cover.
- If any claims have been made or are pending you will not receive a refund of premium.

You can contact Eversure via their website www.eversure.com/contact-us or by calling them on 0330 094 5257.

Arranged by **Eversure Limited**
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