

Insurance Product Information Document

Product: Photography

Underwritten By: Royal and Sun Alliance Insurance PLC

Ripe Insurance Services Ltd who are permitted to deal as an agent for the insurer and who are Authorised and Regulated by the Financial Conduct Authority No. 313411

This document provides a summary of the main Policy benefits and terms and conditions. The full terms and conditions of the cover and other important information are included in Your Policy documents.

What is this type of insurance?

Photography insurance can protect amateur, semi-professional and professional photographers against the risks associated with photography including theft and Accidental Damage to equipment and public liability.



What is insured?

All Our policy covers are optional, so You can pick and choose the cover that You need. The below policy options are available:

- Theft of or Damage to Your Photography Equipment including cameras, lenses, video and audio equipment, props and Accessories
- Theft of Your Photography Equipment from a vehicle
- Additional hire costs in the event of theft or Damage to Your Photography Equipment
- Your legal liability for accidental Bodily Injury to a third party or Accidental Damage to third party property
- Your legal liability arising from a breach of professional duty from negligent acts, errors or omissions
- Your legal liability for damages in respect of Bodily Injury to any person employed
- Theft of or Damage to hired in Photography Equipment
- Theft of or Damage to Your Portfolio
- Theft or Damage to mobile phones and tablets
- Cover can be extended to cover any associates, helpers or employees who are connected to Your use of Photography Equipment



What is not insured?

- Theft or Damage to Photography Equipment which cannot be substantiated by Evidence of Ownership
- Theft from the Insured Location unless the Photography Equipment is kept inside, the security requirements have been met and there is clear evidence of forcible and violent entry or exit
- Theft or Damage when the Photography Equipment was kept in a wooden shed or any wooden building
- Theft of equipment away from the Insured Location unless the cover is shown as being operative in Your Insurance Schedule
- Damage when equipment was not used in accordance with the manufacturers guidelines
- Theft from a vehicle unless:
 - The equipment is out of sight in a Locked Luggage Compartment
 - The vehicle is securely locked and all security devices are in operation
 - There is signs of forcible and violent entry into the motor vehicle
 - The theft is substantiated by a Police report with an appropriate crime reference number
- Liability not involving the use of Photography Equipment



Where am I covered?

- ✓ Please refer to the Territorial Limit in Your Insurance Schedule



Are there any restrictions on cover?

- ! Certain limitations may apply to Your policy e.g.
 - The Excess (the amount You have to pay on any claim)
 - Monetary limits for certain covers
 - Clauses which may exclude certain losses or Damage

Security Requirements

1. Any external doors are fitted with either a minimum 5 lever mortice deadlock/hook lock with matching boxed striking plate and conforms to BS3621 standard or a cylinder operated deadlock or a deadlocking multipoint locking system
2. All ground floor and basement windows and skylights and all other opening windows and skylights accessible from roofs, balconies, decks, canopies, awnings, down pipes or guttering must be fitted with key operated window locks fitted or permanently fixed shut

If the total sum insured for Your Photography Equipment is £25,000 or over You must in addition to the above, comply with at least 1 of the following security requirements whilst at the Insured Location:

1. All external doors must be shuttered with substantial steel or metal security shutters designed by the manufacturer to provide security for the premises; any opening windows must have metal bars or security shutters installed or;
2. A NSI approved alarm must be installed and put into operation when the premises are left Unattended; the alarm system should be annually maintained and linked to the alarm company central station or police.



What are my obligations?

- > You must take reasonable care to provide complete and accurate answers to the questions We ask when You take out, make changes to, and renew Your policy.
- > Please tell Us immediately about changes to the information set out in the application form, Statement of Fact or Your schedule



When and how do I pay?

- > You can pay in full either by direct debit or credit card.
- > Alternatively monthly payments are also available, if You have selected this option You will be informed by Your credit provider the date and amounts of each payment



When does the cover start and end?

From the starting date (shown on Your schedule) for 12 months – and then for the period specified when You renew and pay Your premium.



How do I cancel the contract?

If You decide that for any reason, this Policy does not meet Your insurance needs then please return it to Ripe Insurance for Photography within 14 days of issue. On condition that no claims have been made or are pending a full refund will be available.

There after You may cancel the Policy at any time by informing Ripe Insurance for Photography. At Our discretion, We will provide you with a pro rata refund of premium less any cancellation administration fee applied by Ripe Insurance for Photography and disclosed to You in Your Terms of Business Agreement with them. There will be no return of premium whereby a loss has been reported under this Policy. There will also be no return of premium where the premium refund due is less than £10.