

# Photographers & Video Makers Insurance Prospectus

keyfacts



Arranged by AADUKI MULTIMEDIA INSURANCE and effected with Manchester Underwriting Management Ltd on behalf of Certain Underwriters at Lloyd's

## Insurance For The Image Maker

We at AADUKI provide a complete range of insurance services to image makers and we aim to provide cover specifically tailored to the requirements of you as an individual, offering a wide scope of cover and the best value for money.

Under our policy, which is underwritten at Lloyd's, we can insure your equipment on an All Risks basis at your residence, anywhere in the United Kingdom and up to 60 days worldwide in any one year of insurance.

## Further Covers

As we are a specialist insurance agency not tied to any one insurer, we are able to arrange related insurance covers should you need them; including, but not limited to: Hired In Equipment, Mobile Telephone, Stock & Materials, Public Liability, Employers' Liability, Buildings, Office Contents, Professional Indemnity.

## Key Scheme Features

### Simplicity:

Cover your image making equipment with a specialist like ourselves - we know that a Tungsten Redhead is not necessarily the latest in hair fashion!! We are therefore placed in a better position to issue documents that are specific to image makers and easier for you to understand. In order to save you having to complete cumbersome forms, the cover will be arranged via a Statement of Fact. The Statement of Fact is prepared in accordance with the information you give us and some assumptions we make.

### Payment in Instalments

To help cash flow the cost of the premium can be spread over the policy year by direct debit – please ask us for details.

## Summary of Cover

The policy will run for a period of twelve months and this insurance is not available to any person under the age of eighteen.

The policy provides cover for loss of, or damage to, photographic, video and digital equipment.

## Significant Features and Benefits

Cover applies following accidental loss of, or damage to, your equipment

Basis of Settlement: Your equipment is covered on a new for old basis, provided that it was purchased new and the sum insured for each item is the current replacement cost of that item (or the nearest equivalent if no longer manufactured) allowing a margin for inflation.

All new items with an individual sum insured of £1000 or more must be listed and notified to the insurer, otherwise they are not covered.

All very old or rare equipment, or equipment which you acquired second-hand, must be listed irrespective of its value, otherwise they are not covered.

All very old or rare equipment, or equipment which you acquired second-hand, is insured for its second-hand value.

In the event of loss or damage, this insurance will meet the cost of replacement or repair to your equipment and no cash alternative will be provided, other than at the insurer's discretion.

In the event of a claim, this insurance will not pay more than the sum insured shown against each item of equipment.

## Significant and Unusual Exclusions and Limitations

Certain exclusions apply and a list of those most relevant to this insurance is as follows:

1. Theft from an unoccupied vehicle (but see extension below).
2. Loss whilst camping, caravanning or staying in accommodation that is not of a substantial or secure nature.
3. Damage to films when in use in a camera, projector or enlarger.
4. Scratching of lenses or breakage of glass and/or bulbs unless the whole apparatus is damaged at the same time.
5. Business or professional use.
6. Wear and tear, depreciation, deterioration, mildew, moth, electrical or mechanical breakdown or derangement, atmospheric conditions, any gradually operating cause or any process of cleaning, repairing or restoring.
7. Manufacturing defect, or losses arising from failure to maintain the equipment in accordance with the instructions or recommendations of the manufacturer
8. Any unexplained loss, shortage or disappearance, or losses attributable to accidental permanent loss in water
9. (a) The first £150 of each and every claim (this excess is increased by £50 when outside the UK)  
(b) The first £250 of each and every claim in respect of loss from an unoccupied motor vehicle (this excess is increased by £50 when outside the UK)  
(c) If this is a new policy with us, all excesses are doubled for the first thirty days of the policy from the inception date

## Security

We do require the security measures installed at your residence to provide a reasonable level of defence against forced entry by intruders. We therefore impose minimum requirements as follows:

All external doors to be fitted by a 5 lever mortice or rim deadlock conforming to British Standard 3621.

Double glazed UPVC or aluminium doors to be secured with a five lever mortice deadlock or locking systems where the lock engages with the frame at more than one point upon the operation of a single key or handle turn and not independently of each other.

Where metal-framed doors are installed, these should be fitted with the manufacturers' key operated deadlocks or security bolts, or any key operated device fitted by a qualified locksmith.

All opening windows, fanlights and skylights within your residence at ground and below ground level and any at upper floor level that are accessible from decks, roofs, fire escapes or down pipes fitted with a key operated window lock except any opening windows protected by solid steel bars, grilles, expanded metal or weld mesh.

If, in the event of a claim for theft or malicious damage, your security is not to at least the above standard, you will be responsible for the first 25% of each and every claim or £500, whichever is the greater.

## Territorial Limits

Cover applies in the United Kingdom and worldwide for up to 60 days in any one period of insurance. Any visit abroad of an abnormal nature which involves a significant increase in the risk of loss or damage must be notified to us prior to departure. We may impose special terms or decline to provide cover, according to the information provided.

Requests to extend the 60 day period will be considered, subject to an additional premium.

You must be resident in the United Kingdom and the photographic equipment must normally be kept in the United Kingdom.

## Property Insured

It is our intention to provide insurance cover for all equipment you use in conjunction with your photographic activities. However, we do have restrictions in respect of the following property:

Underwater photographic equipment – we wish to impose special terms for equipment designed for use underwater. If you wish to insure such property, you will have to contact us.

Laptops – we will only insure laptops away from your residence if used in conjunction with photographic activities. Therefore, if you use your laptop for other purposes away from your residence, you will not be covered and it will not be suitable for you to insure such property with us.

#### Non-Amateur Use

This insurance has been designed for amateur photographers only. If you use your equipment in connection with your occupation, please let us know and we will arrange for you to be introduced to a more appropriate insurance.

#### Accommodation

If you share accommodation (other than with members of your family or a cohabiting partner) or if it is not self-contained, we will exclude loss by theft from your premises unless there is evidence of forcible and violent entry to the premises.

If you are a student and take your equipment with you during term, you must regard your term-time address as the premises at which your equipment is usually kept, and provide information about your accommodation accordingly.

#### Care of Equipment

It is a condition of the policy that you must take all reasonable precautions for the safety of your equipment. You will be regarded as being in breach of this condition if you leave your equipment unattended in a public place, such as a railway station, beach, hotel foyer, sports ground, etc. Similarly, if you fail to use a neck strap when taking photographs or filming in difficult circumstances - over water, from a height, etc.

#### Unoccupied Vehicle Extension

Contrary to exclusion 1 above, the policy shall include theft from an unoccupied motor vehicle under the following circumstances:

- Up to £5,000 subject to:
  - all doors being shut and locked, with all other openings being firmly closed
  - equipment being kept in a locked boot or other storage area obscured from view by a parcel shelf
  - cover applying only to equipment within a vehicle between 06.00 and 21.00 hours and provided that such equipment was loaded into the same vehicle on the same day and between the same hours
  - there being evidence that the vehicle has been forcibly broken into or the vehicle has been stolen
  - no cover applying in respect of convertible, soft top or open vehicles.
- Up to £10,000 subject to 1(a) to (e) above and the vehicle being additionally secured by means of a factory fitted or professionally installed alarm system that is in full working order and has been set to operate.

#### Personal Liability

As an optional addition to covering your equipment, you may also insure your legal liability to pay compensation, (including costs and expenses), for loss of or damage to property or injury to any person, arising out of the ownership possession or use of your equipment.

The following exclusions apply:

- Action for compensation brought outside the United Kingdom.
- Injury to anyone employed by you.
- Loss of or damage to equipment belonging to you or used by you or in your custody or control.
- Whilst the equipment is being used for any professional or business purposes.

**This is a 'claims made' insurance which means that cover will apply only to claims first notified to you during the period the policy is in force.**

You may choose a maximum limit payable in any one period of insurance of either £500,000 or £1,000,000.

#### General

##### Acceptance by the Insurer

If you find our quotation for this insurance to be acceptable the policy will be issued from the date that we receive your payment (or deposit and bank details to effect an instalment plan). As the cover is to be arranged via a Statement of Fact you should check over the statement issued to you and if any of the information is incorrect please call us on 0845 838 6933 immediately - failure to do so could invalidate the policy from inception or result in a claim being repudiated.

##### Changed Circumstances

You should advise us as soon as you acquire or dispose of equipment in order to ensure that you remain fully covered and your policy is kept up to date.

You must advise us of any change of address, as details of the new premises will be required.

##### Notification of Claims

In the event of a claim, you will be required to comply with the following:

- You must notify us as soon as possible after becoming aware of an incident that may result in a claim under this insurance, quoting your policy number, and we will send you a claim form.
- If an item is lost or stolen or suffers malicious damage, you should contact the police immediately.
- You should complete and return the claim form and any other documentation required by us within 30 days.
- You must not authorise repairs to be carried out without our prior agreement.
- Please keep purchase receipts for your equipment in case you need to make a claim.
- You should read the policy conditions to ensure that you act at all times in accordance with the requirements of the policy.

##### Data Protection

Information provided by you in connection with this insurance will be managed and used by us in accordance with the provisions of the Data Protection Act 1998.

##### Cancellation

If, on perusal, you decide that you do not wish to accept the policy, you may return it within 14 days of receipt and we will refund the premium.

Otherwise, you may cancel the policy at any time and the insurer will allow a refund of premium paid in accordance with its short period rates in force at the time of cancellation.

No refund of premium will be allowed if a claim has occurred during the insurance period.

We may cancel this insurance on behalf of the insurer by sending 14 days' notice to your last known address. We will work out the premium for the period we have been insuring you and refund any difference.

##### Law

The law of England and Wales will apply to this contract unless you are a resident of Scotland or Northern Ireland, in which case (in the absence of agreement to the contrary), the law of that country will apply.



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