

# Photomart Photographers Insurance Prospectus

Arranged by AADUKI MULTIMEDIA INSURANCE and effected with Royal & Sun Alliance Insurance plc



## Photographers Insurance

We at AADUKI provide a complete range of insurance services for the Photographic Industry and we aim to provide cover specifically tailored to the requirements of each sector of the industry, offering the widest scope of cover and the best value for money.

Our Photomart Insurance deal has been designed to provide quality insurance in a simple to understand package with varying levels of cover from which to choose. There are three packages from which to choose, each with their own "Plus" option which will add professional indemnity insurance to your package.

### Packages

Bronze	£3,000 Business Equipment Cover plus £2,000,000 Public Liability insurance
Silver	£6,000 Business Equipment Cover plus £2,000,000 Public Liability insurance
Gold	£10,000 Business Equipment Cover plus £2,000,000 Public Liability insurance

### "Plus Package"

Bronze Plus	as above plus £75,000 Professional Indemnity insurance
Silver Plus	as above plus £75,000 Professional Indemnity insurance
Gold Plus	as above plus £75,000 Professional Indemnity insurance

### Key Scheme Features

#### **Simplicity:**

No Forms, No Fuss, No Hassle to arrange with easy to understand documentation and friendly staff for you to contact if you have any questions.

#### **"All Risks"**

All property is covered for "All Risks", subject to the normal exclusions for this type of insurance.

#### **"New for Old"**

If any property is lost or damaged by any of the insured "perils" the full cost of repair or replacement will be paid (less the excess), providing of course that appropriate sums insured have been selected by you. In this respect you should note that it is possible to "mix" items for either new or second hand replacement should you only wish to insure for second hand rather than new replacement on some items.

#### **"Territorial Limits"**

Cover is anywhere in the United Kingdom plus sixty days World wide per annum outside the UK.

### **The Cover**

Please note that the following explanation of the covers is only meant to give an overview of the covers available. For definitive information on the covers available the complete policy wordings should be referred to and these are available upon request.

#### **BUSINESS EQUIPMENT**

Professional photographers often own a variety of equipment. We will cover your photographic, video and lighting equipment, computer equipment and general business contents (excluding any Goods held in Trust, Photographic Work, Hired in Equipment, Mobile Telephones or Money). The cover will be provided anywhere in the United Kingdom, plus sixty days World wide per annum outside the country.

#### **PUBLIC LIABILITY**

£2,000,000 public liability insurance is included as standard

#### **PROFESSIONAL INDEMNITY**

As an optional extra under the "Plus" package of your choice you can include £75,000 professional indemnity insurance should you wish.

### **Losses from Unattended Vehicles**

If you have selected insurance for items away from your premises, the policy provides cover for items left in a vehicle not individually attended subject to certain terms and conditions.

Cover for loss or damage as a result of theft or attempted theft from a vehicle not individually attended is subject to:

- 1) the equipment being stored out of sight from the exterior of the vehicle in a locked luggage compartment and/or boot
- 2) all security protections fitted to the vehicle being in full and effective operation
- 3) all windows (including sun roof), are to be left closed
- 4) estate vehicles being fitted with a hard parcel shelf to form a closed off area within the vehicle under which nothing is visible from the exterior of the vehicle
- 5) a maximum sum insured of £5,000 any one loss (or the maximum sum insured under this policy on equipment covered away from the premises – whichever is the lower), unless the vehicle is fitted with a factory installed or professionally installed alarm
- 6) maximum of £10,000 any one loss (or the maximum sum insured under this policy on equipment covered away from the premises – whichever is the lower), where the vehicle is fitted with a factory installed or professionally installed alarm

Excludes cover for loss or damage as a result of theft or attempted theft from a vehicle not individually attended:

- 1) between the hours of 9.00pm to 6am.
- 2) from an unlocked vehicle
- 3) in respect of convertible or soft top vehicles or vehicles of a similar "non enclosed" type
- 4) where there are no signs of violent and/or forcible entry to the vehicle

## SECURITY

With crime increasing all the time, it is prudent not only to take out proper insurance, but also to take all reasonable steps to prevent your belongings from being stolen or vandalised. That said AADUKI does recognise that there are areas of the United Kingdom that are more "at risk" from theft or vandalism than others.

So as not to penalise those persons living in areas where the risk of crime is not as high or those persons who do not hold as much equipment as others, the policy does contain some basic security requirements for those persons located in certain postcodes or where the sum insured reaches high levels. By selecting those postcodes more "at risk" than others, and by asking for basic security features where there is a high total sum insured, we have found that this helps to keep premiums low but also helps to prevent the disruption and inconvenience that inevitably follows a burglary.

Our experience of dealing with claims shows that the businesses located in the following postcode areas are more "at risk" than others:

B1, 4-3, 15-21, 23, 29, 30, 35, 37, 44, 66

G1, 11-15, 20-23, 31-34, 40-46, 51-61, 64, 66, 69, 70, 72, 73, 76, 77, 79, 81, 82, 83

L9-14, 16-19, 21-23, 25, 26, 28, 34-36, 45

EC, E1-18, NW, N1-22, SW, SE, WC, W1-14

M1-46, 60, 90, 99

NE1-16, 21, 23-40, 98, 99

### IF YOU ARE LOCATED IN ONE OF THE ABOVE POSTCODES

If you live, or your business operates from premises in any of the above postcodes it is a requirement of the policy for "theft and/or attempted theft and/or malicious damage" cover to be in place that the premises is protected by the Minimum Physical Security Protections as shown below. In addition we ask that if your premises are a high street premises (but not if it is a private dwelling house and you work from home), that the shop front is also fitted with grills.

**In order to allow enough time to comply with any security requirement, a period would normally be allowed for the protections to be installed – talk to us for details.**

### Minimum Physical Security Protections

#### Windows

All external basement, ground floor and other accessible (accessible means adjacent to roofs, fire escapes, down spouts/drain pipes) windows fanlights or skylights which are opening by design (originally constructed to open), must be:

- (a) secured with a key operated window lock or
- (b) 10cm screw through the frame on the opening part of the window into the frame

In the case of windows which are to be protected by solid steel or iron bars, the bars are to be fixed securely to the brickwork or masonry surrounding the window and are to be not less than 5cms in diameter and not more than 10cms apart.

An allan key would be acceptable for window locks.

#### Doors

All external doors (and internal doors which lead to other parts of the building which are not under the insured's sole control) are to be secured with a five lever mortice deadlock.

Patio doors to be fitted with supplementary bolts top and bottom (in addition to the manufacturer's lock/s) unless an alarm is required in which case an alarm contact is to be in place on the patio door itself in addition to the required physical protections.

Double glazed (and/or UPVC and 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).

Double doors- on the first closing leaf, flush or barrel bolts at least 200mm long top and bottom are to be fitted and on the second closing leaf, a five mortice lever deadlock or a five lever close shackle padlock is to be fitted.

Five lever mortice deadlocks can be substituted for locks that conform to BS3621.

Roller shutter doors, which are not electronically controlled, are to be secured with a five lever close shackle padlock.

#### Notes about security

A final exit door does not necessarily mean the front door only – it is both front and back doors plus any other exit doors and in the case of flats/units within a building complex it is regarded as the door leading into the individual flat/unit and not any communal entrance exiting out of the building.



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### **PUBLIC AND PRODUCTS LIABILITY INSURANCE**

Public and Products Liability protects you for your legal liability for injury to third parties (other than employees), and damage to property.

Imagine the consequences if you are held legally liable for injury or damage to a third party or their property. This can range from someone tripping over a lead and injuring themselves, to your tripod falling over and smashing a window.

The standard cover (called limit of indemnity), is £2,000,000 each and every claim (in total per policy period in respect of Products Liability). If you require a higher limit of indemnity please contact us.

Your contribution towards a claim for damage to property is either £250 or £300, but if you injure someone there is NO excess.

The standard cover provided does not cover you for any legal liability arising from you working airside at airports or airfields and/or out of the ownership, possession, or use of:

1. a mechanically propelled vehicle for which insurance is required under the Road Traffic Act or similar legislation
2. aircraft or other "aerial devices"
3. hovercraft or other waterborne craft

A motor insurance policy will provide cover for (1) above but if you have any involvement with any of the others in connection with your business, cover can usually be arranged upon receipt by us from you of full details of what exactly is involved. In the case of aircraft or other "aerial devices" we should be allowed at least 48 working hours notice and in the case of you working airside at airports and/or airfields we should be allowed one working weeks notice to allow us enough time to determine the possibility of cover.



## The "Plus" Option



**THIS WILL BE INCLUDED IF YOU OPT FOR ANY OF THE "PLUS" PACKAGE OPTIONS**

### **PROFESSIONAL INDEMNITY INSURANCE**

As soon as you agree to do a shoot you are contractually obliged to produce photos to an acceptable standard.

It is a fact of modern life that more and more people are willing to take matters to court and claim compensation if they are not satisfied with their photos, or if there were other problems on the day of the shoot.

Even if you are found not to be at fault, solicitors' costs in defending yourself alone can be exorbitant.

Professional Indemnity Insurance will provide you with this essential protection.

When you hold Professional Indemnity Insurance with us you can have peace of mind knowing that you are covered for:

- ◆ Camera malfunction
- ◆ Breach of copyright
- ◆ Loss or damage to your work caused by either you or your processing lab
- ◆ Operator error
- ◆ Plagiarism
- ◆ Libel and slander

The standard cover (called limit of indemnity), is £75,000 any one claim and in total per year. If you require a higher limit of indemnity please contact us.

In some instances cover is also extended to cover the additional costs incurred by you to rectify a mistake or even the fees you would have been paid by your customer but for your mistake.

If you have a claim which is agreed to be paid and you are required to attend court as a witness you are covered, subject to a maximum of £400 per claim, up to £200 per day per claim (employees £100 per day per claim) for attendance at court.

In addition to the sum insured shown in your schedule the cover also provides for costs and expenses incurred with the Underwriters consent in the defence and/or settlement of a claim.

Provided that it has been agreed before hand, the cover will also provide for reasonable costs and expenses incurred in replacing or restoring documents that are lost, damaged or destroyed.

The cover automatically extends to cover work carried out on your behalf by your employees. (Please note however that it is a legal requirement that you hold Employers' Liability Insurance and should you not hold that cover the professional indemnity insurance does NOT extend to cover work carried out by anyone other than the policyholder). This professional indemnity insurance does NOT cover Employers' Liability Insurance.

It is easy for you to understand the amount of cover you have. Unlike some insurance companies your cover is not on a confusing 'per film, per claim, per incident and in the aggregate' basis but it is written on a sum insured for 'any one claim and in the aggregate'. So, just by looking at your schedule you can see clearly the amount of cover you have. (Aggregate = maximum paid in total per year).

### **All About Us**

AADUKI MULTIMEDIA INSURANCE was formed following the management buy out of the media insurances division of Anchorman Insurance.

In July 2001 Anchorman Insurance formed their media insurances division and Darryl Probert joined them to offer a professional, informed, expert and friendly service to customers.

Darryl joined Anchorman with twelve years insurance experience, six of which he had spent dealing exclusively with the photographic, video and wider media industry. With an understanding of the media industry Darryl offers customers an efficient and professional service at a time when many insurance companies are merging and becoming indifferent to their customers.

Increasing levels of business made it necessary to take on more staff and by November 2008 we had expanded to eleven staff based in two locations – one in Devon and one in London.

Aaduki Multimedia Insurance is a trading name of Versatile Insurance Professionals Limited.

Darryl continues to be at the front line of the business to deal with customers and is keen to build Aaduki into a leading specialist insurance provider by increasing the range of products offered and also to extend the number of product suppliers used.

When you insure with Aaduki you can be secure in the knowledge that you are dealing with insurance professionals whose expertise is in your industry, and because we deal with all the paperwork in house, you will not experience the delays in receiving your policy documentation that has become associated with many insurance companies today.

As the majority of our products are exclusively available through Aaduki Multimedia, we are able to provide you with an efficient service that is second to none. In most cases we can provide you with a quotation and clarify any queries you may have over the telephone.

### **Important Information**

If you are unhappy in any way with your insurance, in the first instance please contact our Mr Ray Colenutt who will be pleased to assist you. If you are still not satisfied a more formalised complaints procedure will be found in your policy documentation or on request.

The proposal form forms the basis of the insurance contract. Non disclosure of material facts or inaccuracies could lead to the policy being voided, and/or a claim being repudiated. It is also imperative that all material facts are disclosed on the proposal form - if you are unsure as to whether a fact is material then you must disclose it.

For our clients convenience we will on occasion complete in part or full a proposal form in conjunction with the cover required. It must be born in mind that the onus is on you to check that all answers stated on such a proposal form are true and correct to your best knowledge and belief. AADUKI MULTIMEDIA INSURANCE accept no responsibility whatsoever in relation to the answers stated on such a proposal, hence it is of paramount importance that you contact us immediately should any of the said answers be wrong. Failure to report any incorrect answers could void the insurance and/or lead to a claim being repudiated as per the above.

Whilst every care is taken in the preparation and calculation of all figures, terms, conditions and quotations provided by AADUKI MULTIMEDIA INSURANCE we would like to point out that all of the above are indications only and are subject to receipt and approval of a fully completed and signed proposal form. The Underwriter's decision is final.

Please read through all the enclosed documentation carefully to ensure that it meets with your requirements. If you are unsure of any of the enclosed please telephone us and we will be happy to explain.

Should you require any further information on this or any other insurance related matter please do not hesitate to call us.

Many thanks.

Darryl.



**AADUKI MULTIMEDIA INSURANCE**  
Bridge House, Okehampton, Devon, EX20 1DL

Tel: 0845 838 6933 Fax: 0845 838 6944  
Click: [info@aaduki.com](mailto:info@aaduki.com)

[www.aaduki.com](http://www.aaduki.com)