

Photography Insurance

Insurance Product Information Document

Company: Ripe Insurance Services Limited

Product: Photography

Ripe Insurance Services Limited are permitted to deal as an agent for the insurer and are Authorised and Regulated by the Financial Conduct Authority, Reference No. 313411. Registered office: One Stockport Exchange, Railway Road, Stockport, United Kingdom SK1 3SW. Registered in England and Wales No. 04507332.

Hiscox Insurance Company Limited is Authorised by the Prudential Regulation Authority and Regulated by the Financial Conduct Authority (Reference No.113849) and the Prudential Regulation Authority.

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 Your Photography Equipment from the insured location including cameras, lenses, video and audio equipment, props and Accessories up to the limit shown in your schedule. There is also a single article limit of £10,000 and any items over £3,000 in value must be specified individually on your schedule.
- ✓ Damage to Your Photography Equipment from the insured location up to the limit shown in your schedule. There is also a single article limit of £10,000 and any items over £3,000 in value must be specified individually on your schedule.
- ✓ Theft of Your Photography Equipment from a vehicle up to the limit shown in your schedule. There is also a single article limit of £10,000 and any items over £3,000 in value must be specified individually on your schedule.
- ✓ Additional hire costs in the event of theft or Damage to Your Photography Equipment where insured under sections 1, 2 or 3 up to the limit shown in your schedule.
- ✓ Your legal liability arising from a breach of professional duty from negligent acts, error or omissions in connection with your photography activity, up to the limit of indemnity shown in your schedule for all claims in the period of insurance.
- ✓ Your legal liability for damages in respect of bodily injury to any person you employ or a Person Employed who is under your direct control and supervision which arises out of your business as a photographer. The most we will pay any one event is the limit of indemnity shown in your schedule.
- ✓ Theft of or Damage to hired in Photography Equipment up to the limit shown in your schedule.
- ✓ The value of materials and labour required to reproduce Your Portfolio following theft of or damage to Your Portfolio.
- ✓ Theft of or Damage to mobile phones and tablets used in connection with your photography activities. The most we will pay is £1,000 per claim and £2,000 in the period of insurance.



What is not insured?

- ✗ Theft of batteries, cables, bulbs and film
- ✗ 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:
 - o the equipment is out of sight in a Locked Luggage Compartment
 - o the vehicle is securely locked and all security devices are in operation
 - o there are signs of forcible and violent entry into the motor vehicle
 - o the theft is substantiated by a Police report with an appropriate crime reference number
 - o the theft is between the hours of 6am and 8pm.
- ✗ Liability not involving the use of Photography Equipment
- ✗ Loss or damage arising from cyber events, including hacking, cyber attack, or failures of computer or digital technology
- ✗ Losses arising from wear and tear or gradual deterioration



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 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.

■ For optional cover for theft of Your Photography Equipment from a vehicle, we won't pay more than £5,000 unless the vehicle has a factory fitted alarm which is in operation at the time of the incident.



Where am I covered?

✓ Cover applies in the UK. It may be extended to Europe or Worldwide if you have selected one of these options



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.
- You must tell us immediately about changes to the information set out in the application form, Statement of Fact or Your schedule
- You must maintain and look after your equipment and take reasonable precautions to prevent theft or damage
- You must notify us in a timely manner of claim and provide all required information to support your claim



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.



How do I cancel the contract?

If You are not happy with it and choose to cancel Your policy within the first 14 days of the purchase or renewal of the policy or the day on which You receive Your policy documentation, whichever is the later, You will be entitled to a full refund of Your policy insurance premium including any insurance premium tax and policy fees paid. If You don't exercise Your right to cancel Your policy, it will continue in force and You will be required to pay the premium.

You may cancel after the 14 days have expired. You may be entitled to a refund of the premium paid subject to a proportionate deduction for the time on cover.

Where a claim has occurred within the period of insurance no refund of premium will be paid. In addition, a cancellation charge will be made by Ripe as outlined in their Terms of Business. If You wish to cancel Your policy please contact Ripe.

You must send a signed letter of cancellation via post or send an email.

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