

## THE COVER AVAILABLE FOR PHOTOCOVER PLUS

### Key Benefits

#### **We cover your equipment against loss by**

- Accidental damage
- Theft
- Storm, flood, fire, lightning
- Explosion, earthquake
- Riot, civil commotion, malicious damage, vandals
- Falling Trees

The policy does not cover accidental loss (e.g. events such as leaving a camera on a café table and going off and leaving it and similar situations where equipment is simply left behind somewhere). It also does not cover what is called 'mysterious disappearance' where you have no idea where it is or was but it is simply missing. Cover is new for old providing you insure at current replacement cost.

**The standard policy is 12 months UK cover only. However, cover can be extended to either Europe or Worldwide for overseas trips at an extra cost based upon the value of equipment you are taking with you and the number of days that you are away.**

### **PERSONAL ACCIDENT**

**This covers bodily injury resulting in death or disablement as a direct result of activities involving the use of the insured equipment. The benefits are as follows:**

- Death, or loss of 2 limbs, or loss of sight in both eyes, or loss of 1 limb and 1 eye £5000
- Loss of 1 limb, or loss of sight in 1 eye £2500

### **LEGAL EXPENSES**

**This cover provides £25,000 of cover for pursuing claims for damages for personal injury (including injuries sustained in motor accident where you are a passenger), disputes with suppliers of purchased goods, civil claims arising from contractual disputes for selling goods etc. Free legal advice line on personal legal problems, tax advice, medical information, veterinary assistance and domestic emergencies.** (This part of the insurance cover is underwritten by DAS Legal Expenses Insurance Co. Ltd and provides personal legal expenses. It does not apply to business disputes and contracts).

### **EXCESSES (the amount you pay towards the cost of a claim)**

- a) The first 10% of whatever the claim cost is, with the exception of theft from a vehicle.
- b) The first 20% of each claim for theft from a vehicle.

### **NO CLAIMS BONUS**

**If there are no claims made under the policy, the following no claims bonus scale applies:**  
1<sup>st</sup> year – 5% discount    2<sup>nd</sup> year – 10% discount    3<sup>rd</sup> year -- 15% discount

### **CLAIMS SETTLEMENT**

The amount payable shall not exceed the amount stated against each piece of equipment on the policy certificate. Where items are not specified, the value of such items shall be deemed not to exceed £50.00 each. The insurers reserve the right to replace equipment where practicable.

Where there has been a valid claim and equipment has been replaced by either the insurers or the policyholder, there will be an additional premium to pay for reinstatement of cover on the replacement equipment and that will be calculated from the date of the addition up to the renewal date of the policy.

## GENERAL EXCLUSIONS THAT APPLY TO THE WHOLE OF THIS INSURANCE

### GENERAL EXCLUSIONS

1. Any consequence, whether direct or indirect, of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, riot or civil commotion or loot or pillage in connection therewith.
2.
  - a) Any expenses or consequential loss arising from the loss of or damage to photographic and other equipment
  - b) Any legal liability of whatsoever nature
  - c) Any legal liability directly or indirectly caused by or contributed to by or arising from
    - (i) ionising radiations or contamination by radioactivity from any nuclear waste from the combustion of nuclear fuel
    - (ii) the radioactive toxic explosive or other hazardous property of any explosive nuclear assembly or nuclear component thereof.
3. Loss destruction or damage directly or indirectly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
4. Loss, damage or expense caused directly or indirectly by, or resulting from, wear and tear, gradual deterioration, termites or other insects, vermin, inherent vice, latent defect, mechanical or structural or electrical defect, breakdown or failure, rust, corrosion, dampness of atmosphere, extremes in temperature, cracks in wood due to age, retuning, overhaul or actual work or process being carried out on the insured equipment.
5. We will **NOT** pay for any equipment, integrated circuit, computer chip, computer software and any other computer-related equipment which fails to recognise correctly a date change.
6. We will **NOT** pay for:
  1. loss or destruction of or damage to any property whatsoever, or any loss or expenses whatsoever resulting or arising therefrom or any consequential loss:
  2. any legal liability of whatsoever naturedirectly or indirectly caused by or contributed to by or arising from:
  - i) computer viruses, erasure or corruption of electronic data;
  - ii) the failure of any equipment to correctly recognize the date or change of date;For the purposes of this exclusion “computer virus” means a corrupting instruction from an unauthorized source that propagates itself via a computer system or network.
7. We will **NOT** pay for
  1. loss or destruction of or damage to any property whatsoever, or any loss or expenses whatsoever resulting or arising therefrom or any consequential loss
  2. any legal liability of whatsoever nature
  3. death or injury to any personDirectly or indirectly caused by or contributed to by Biological or Chemical contamination arising from
  - i) terrorism
  - ii) steps taken to prevent, suppress, control or reduce the consequences of any actual, attempted, threatened, suspected or perceived act of terrorismFor the purposes of this exclusion “terrorism” means any act(s) of any person(s) or organisation(s) Involving:
  - i) the causing, occasioning or threatening of harm of whatever nature and by whatever means
  - ii) putting the public or any section of the public in fearIn circumstances in which it is reasonable to conclude that the purpose(s) of the person(s) or organisation(s) concerned are wholly or partly of a political, religious, ideological or similar nature.