

PHOTOCOVER PLUS

**Comprehensive insurance cover for all
Photographic/Video/Optical /Recording/
Computer Equipment & Accessories**

(Underwritten by Certain Underwriters at Lloyds)

Insurance arranged by
Golden Valley Insurance Services
The Olde Shoppe,
Ewyas Harold,
Herefordshire, HR2 0ES.

Tel: 01981-240536 or 241062
Fax: 01981-240451

Summary of Cover.

Fire, theft and allied perils -- accidental damage, theft, fire, storm, flood, lightning, explosion, earthquake, riot, vandals, civil commotion, malicious damage and fallen trees. (New for old providing you have insured at full replacement value.)

Personal Accident -- covers bodily injury resulting in death or disablement as a direct result of activities involving the use of the insured equipment.
-- Death, or loss of 2 limbs, or loss of sight in both eyes, or loss of 1 limb & 1 eye £5000
-- Loss of 1 limb, or loss of sight in 1 eye.....£2500

Legal Expenses -- providing £25,000 of cover for pursuing claims for damages for personal injury (including injuries sustained in motor accidents 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 (Underwritten by DAS Legal Expenses Insurance Co. Ltd).

NO CLAIMS BONUS

1st year -- 5% 2nd year -- 10% 3rd year -- 15%

WHAT CAN I INSURE UNDER PHOTOCOVER PLUS?

All photographic, video and sound recording equipment, video cameras, camcorders, mobile phones, computers, home office equipment, binoculars, telescopes and all accessories.

Your Guarantee

When you receive your insurance, if you are not completely happy with the terms and conditions, just return it to us within 14 days for a full refund, providing of course that you have not made a claim.

*An insurance designed by a
photographer/sound recordist/
wildlife watcher to cover the
equipment we all use.
Amateur, semi-pro or pro use.*

** RATES PER YEAR**

Sum Insured	UK	UK/Europe	Worldwide
500	28.35	49.35	112.35
1.000	49.35	91.35	217.35
1.500	70.35	133.35	322.35
2.000	91.35	175.35	427.35
2.500	112.35	217.35	532.35
3.000	133.35	259.35	637.35
3.500	154.35	301.35	742.35
4.000	175.35	343.35	847.35
4.500	196.35	385.35	952.35
5.000	217.35	427.35	1.057.35
6.000	259.35	511.35	1.267.35
7.000	301.35	595.35	1.477.35
8.000	343.35	679.35	1.687.35
9.000	385.35	763.35	1.897.35
10.000	427.35	847.35	2.107.35

(Insurance Premium Tax levied by the Government @ 5% is included)

More than £10,000 worth? Give us a call for a quote
Public Liability cover available. £1 million indemnity.
Temporary overseas use:- Give us a call and we can extend cover for the time being spent abroad. Modest extra cost.

**Equipment is covered at home, out and about and also
whilst in a vehicle away from home.**

EXCESSES

In the event of a claim, you have to pay:-

10% of the total claim with the exception of **theft from vehicles**, when you will have to pay **20%** of the claim value.

SECURITY

Vehicles must be kept locked when unattended. The Insurers reserve the right to require additional security measures, if necessary, for premises or vehicles but you would be advised in advance for approval if that were to be the case.

CLAIMS PROCEDURE

All claims must be notified to Golden Valley Insurance within 14 days of the occurrence and a claim form will be sent to you. Claims are settled by replacement equipment wherever practicable, and underwriters reserve the right to appoint loss adjusters, if appropriate. *Insurers share information with each other to prevent fraudulent claims, and for underwriting purposes, via the Comprehensive Loss Underwriting Exchange Register, operated by Insurance Database Services Ltd. In dealing with your application, we may search this register.*

To go ahead, please complete form overleaf and return it to us with premium payment by whichever method you prefer.

