

Photo Insurance

photoGuard
Serious photography insurance

Insurance Product Information Document

Company: Thistle Insurance Services Limited Product: photoGuard

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What is this type of insurance?

This insurance policy provides cover for damage to, and theft of photography equipment, public liability and personal accident cover and is suitable for amateur, semi-professional and professional photographers.



What is insured?

- ✓ Theft, accidental damage, malicious damage, storm, flood & fire damage to your photography & filming equipment
- ✓ New for Old cover (or pre-owned value if chosen)
- ✓ Theft from an unattended vehicle
- ✓ £1m Public Liability
- ✓ £10,000 Personal Accident
- ✓ Up to £2,000 Equipment Hire in the event of a claim
- ✓ 'Lend to a Friend'
- ✓ Up to £300 policy holder vehicle damage cover
- ✓ Up to £200 for damage caused to window and door locks at the insured location

Optional covers you might have chosen:

- Global Travel
- Mechanical Breakdown
- Public Liability cover extension:
 - £5m Public Liability



What is not insured?

- ✗ The policy excess as shown below for insured items:

Claim amount	Excess	
	Standard excess	Additional drone/UAV excess
Under £10,000	£100	£100
£10,000 plus	£200	£100

- ✗ £500 Excess for public liability property damage claims
- ✗ Any accidental loss where the item cannot be retrieved
- ✗ Any loss related to drone flyaway and where the drone cannot be recovered
- ✗ Any claim where evidence of ownership of the insured item has not been provided
- ✗ When you are away from your insured location and the insured item has been left unattended
- ✗ Any claim where the normal security protections of the vehicle, insured location or storage location were not fully operative and in force
- ✗ Mobile phones or smart phones
- ✗ Any legal liability or personal accident claim for anyone aged under 16 at the time of the incident

Where optional covers have been chosen:

- Any legal liability in North America
- Mechanical Breakdown – any items that have not been owned from new and/or are more than 5 years old



Are there any restrictions in cover?

- ! Theft from the insured location, vehicle or storage location unless involving unauthorised access or forcible and/or violent means, entry or exit.
- ! For cover to apply whilst your items are at your insured location, your items must be kept within the main structure of your insured location.
- ! Accidental damage that occurs in a vehicle is only covered if the insured item is in a purpose-designed equipment case.
- ! Drones/UAVs are not covered under the 'Lend To A Friend', 'Public Liability', 'Personal Accident' or 'Mechanical Breakdown' sections of cover.

Where optional covers have been chosen:

- Global Travel option does not extend cover beyond the UK for standard 'Claims Equipment Hire' or 'Lend to a Friend' cover.



Where am I covered?

- ✓ Cover applies within the United Kingdom and for 30 days within the EU.

Cover can be extended to include 365 days Worldwide cover (maximum single trip 60 days), with our Global Travel option.



What are my obligations?

You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.

You must follow our claims process which can be found in your policy documentation.

You must provide us with honest, accurate and complete information and inform us, without delay, of any changes in your circumstances. Failure to do so may invalidate your cover. In the event of a claim, you must notify us as soon as possible.



When and how do I pay?

You can pay your premium with a one-off payment or in monthly instalments.



When does the cover start and end?

Your cover will take effect on the date stated in your policy schedule. Your Insurance contract will last for 12 months unless your policy is cancelled prior to this date.



How do I cancel the contract?

If you decide that, for any reason, this policy does not meet your insurance needs then please tell us within 14 days of issue. On the condition that no claims have been made or are pending, we will then refund your premium in full. Thereafter, you may terminate this insurance at any time. If you cancel the policy prior to the renewal date, you will receive a pro rata return of premium, less a £10 cancellation fee, provided that no claim has been made or is pending during the current period of insurance. You can contact us on 0333 004 6555.