

Insurance for professional, semi-professional and amateur photographers

Insurance Product Information Document

Company: Bspoke Underwriting Ltd Product: photoGuard

This insurance is underwritten by Bspoke Underwriting Ltd on behalf of Watford Insurance Company Europe Limited which is authorised and regulated by the Gibraltar Financial Services Commission under incorporation number 112869. Bspoke Underwriting Ltd is authorised and regulated by the Financial Conduct Authority. Registration Number 310101.

The cover under the Legal Expenses section is provided by ARAG plc who is authorised to administer this insurance on behalf of the insurer ARAG Legal Expenses Insurance Company Limited.

This Insurance Product information Document is a summary of your cover. Full details of the terms and conditions are set out in the policy wording and associated policy documentation.

The Insurance Schedule shows the information you have given us, on which your quotation is based (including the premium to be paid) and the cover you have chosen.

What is this type of insurance?

Unless you have opted for Public Liability Only cover, this insurance policy covers your photographic or film equipment against loss or damage arising from specific events as set out in the insurance policy. This policy also includes Public Liability cover for your activities as a photographer.

Optional covers are available. If you have opted to purchase these, they will be identified on your Insurance Schedule.



What is insured?

Photographic and Film Equipment

The following applies to photographic or film equipment:

- ✓ Theft, attempted 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
- ✓ Up to £2,000 for Equipment Hire in the event of a claim
- ✓ 'Lend to a Friend' up to £10,000 or 100% of your sum insured (whichever is the lesser)
- ✓ Up to £300 for damage caused by theft or attempted theft of insured items from the policy holder vehicle
- ✓ Up to £200 for damage caused by theft or attempted theft of insured items to window and door locks at the insured location cover
- ✓ Up to £100,000 legal expenses



What is not insured?

Photographic and Film Equipment

The following applies to photographic or film equipment:

- ✗ Any items which have been lost
- ✗ Any loss related to drone flyaway and where the drone cannot be recovered
- ✗ 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
- ✗ Legal costs & expenses incurred before a claim has been accepted or without written agreement
- ✗ Claims relating to incidents which happen before the start of your policy

The following applies to Public Liability cover (whether included as standard with photographic and film equipment cover or as Public Liability Only cover)

- ✗ £500 excess for Public Liability property damage claims
- ✗ Any legal liability or personal accident claim for anyone aged under 16 at the time of the incident
- ✗ Any legal liability in United States of America and Canada



What is insured?

Public Liability Cover

- ✓ Cover for legal liability arising from accidental bodily injury or third party property damage. Public liability cover is provided up to £1m for policies with Photographic and Film Equipment cover. Cover can be increased to £5m or £10m under Public Liability only policies or if opting for extended Public Liability cover - refer to the limits shown on your Schedule
- ✓ Cover in the UK & 30 days worldwide (excluding United States of America and Canada)
- ✓ Up to £10,000 Personal Accident cover
- ✓ For Extended public liability cover or for Public Liability Only policies, cover for up to 4 photography assistants specified on your policy
- ✓ Up to £100,000 legal expenses

Optional Covers

The following apply if optional covers have been chosen:

- Global Travel
 - 365 days cover Worldwide
 - £300 in-transit damage cover for equipment cases
 - £250 emergency equipment hire
- Mechanical Breakdown
 - Mechanical & electrical faults
 - Covers insured electrical photographic or film equipment, up to 5 years old



What is not insured?

- ✗ Any legal liability or personal accident not involving the use of photographic equipment, sound and lighting equipment, camcorders and videos, binoculars, telescopes and related audio visual equipment

Policy Exclusions (applicable to all policy sections)

- ✗ The policy excess as shown below for insured items. Please note that if your claim includes a claim for loss or damage to a drone/UAV, the additional drone/ UAV excess will apply as well as the standard excess.

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

- ✗ £500 Excess for public liability claims involving property damage
- ✗ Any claim where evidence of ownership has not been provided
- ✗ Mobile phones or smart phones
- ✗ Any claims caused by or resulting from disease, epidemic or pandemic, (including in all cases any contagious disease that affects animals)
- ✗ Claims relating to incidents which happen before the start of your policy.

Optional Covers

The following applies where optional covers have been chosen:

- Global Travel
 - Emergency equipment hire costs, abroad, only covered if included as part of a claim for an insured item
 - Equipment case damage by a transit provider only covered if included as part of a claim for an insured item
- Mechanical Breakdown
 - £100 excess applies for claims under £10,000
 - £200 excess applies for claims over £10,000
 - excludes technological equipment & technological accessories
 - any items that have not been owned from new and/or are more than 5 years old
- Public Liability
 - £500 excess for property damage claims
 - any legal liability or personal accident claim for anyone aged under 16 at the time of the incident
 - any legal liability in United States of America and Canada
 - any legal liability or personal accident not involving the use of photographic equipment, sound and lighting equipment, camcorders and videos, binoculars, telescopes and related audio visual equipment



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.
- ! You and any persons named on the policy must be residents of the United Kingdom, living permanently in the United Kingdom for at least 6 months prior to the purchase of the policy.
- ! Drones/UAVs are not covered for any accidental damage that occurs within the first 21 days of the drone/UAV being added to your policy.
- ! Legal Expenses claims must be reported to us during the period of insurance.

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.
- The damage to your equipment case, through Global Travel cover, must have been caused whilst in transit with your transit provider.
- In-transit equipment case damage & emergency equipment hire abroad cover only applies as part of a claim for an insured item.
- Mechanical Breakdown cover only applies to relevant insured property included within your Insurance Schedule.



Where am I covered?

- ✓ Cover applies within the United Kingdom (England, Scotland, Wales & Northern Ireland) and for 30 days Worldwide, unless otherwise stated.

Cover can be extended to include 365 days Worldwide cover with our Global Travel option.

- ✓ Cover only applies within the United Kingdom for Replacement Equipment Hire, and Legal Expenses.



What are my obligations?

You must take reasonable care to 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 the basis on which the insurance policy has been offered to you. 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 and comply with the claims conditions set out 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 and in any event within 30 days of an event that may give rise to a claim.



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 or contact us via email at support@Guardcover.co.uk or in writing to photoGuard, Thistle Insurance Services Limited, Southgate House, Southgate Street, Gloucester, GL1 1UB.