



POLICY DOCUMENT



Welcome to Guardcover

Thank you for insuring with us.

We have designed the photoGuard policy to provide cover for a wide range of photographers and film makers, whether professional, amateur or keen enthusiast.

Please take time to read your policy documents in full to make sure you understand the cover provided.

In return for the payment of your premium we will provide the insurance cover detailed in your policy schedule and this policy document, subject to the terms and conditions, and exclusions shown in this document for all claims occurring during the period of insurance.

Your policy is valid for the period of insurance as shown on your policy schedule.

Please refer to the policy documents provided to you when the policy was purchased or amended, for details of the type and level of cover your policy provides.

Contact Us

If you would like to talk to us about your policy, please call us on **0333 004 6555**.

How to make a claim

Our Claims teams are available Monday to Friday 9am – 5pm. If you need to make a claim, then call **0333 004 1999**. Claims can also be reported via your online portal 24/7, or you can contact the team at: **claims@guardcover.co.uk**

If you want to make a claim under our Legal Expenses section, you can obtain a claim form by calling **0330 303 1955** between 9am and 5pm weekdays (except bank holidays). Alternatively, a claim can be made online, or a claim form can be downloaded from **www.arag.co.uk/newclaims**

You can also refer to the claims section for further details.

Authorisation & Regulation

Great Lakes Insurance UK Limited

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Thistle Insurance Services Limited (acting in an underwriting capacity on behalf of Great Lakes Insurance UK Limited under Agreement No. REUKG2100581)

Registered in the United Kingdom. Firm Reference Number. 310419. Registered office: Rossington's Business Park, West Carr Road, Retford, Nottinghamshire, DN22 7SW.

Thistle Insurance Services Limited is part of PIB Group.

Financial Services Compensation Scheme (FSCS)

Great Lakes Insurance UK Limited is covered by the FSCS. You may be entitled to compensation from the scheme in the unlikely event they cannot meet its obligations. Further information about the compensation scheme arrangements is available from www.fscs.org.uk

Law Applicable to this Contract

This policy is governed by English law.



Your Cancellation Rights

You have the right to cancel this policy within 14 days of the date you purchased the policy or when you received the policy documents, if this is later. You do not need to provide a reason for cancellation, and we will provide a full refund of any premium paid, unless you have made a claim or there has been an incident likely to result in a claim.

If you wish to cancel the policy after 14 days we will provide a refund, less a proportionate charge for any cover already provided and the cancellation fee of £10, unless a claim has been made or there has been an incident likely to result in a claim.

Where a claim has occurred or there has been an incident likely to result in a claim no refund of premium will be provided.

Important: If you pay for your policy by monthly instalments you must pay the remainder of your monthly instalments or pay the remainder of the annual premium in full.

Our Cancellation Rights

We may at any time cancel any insurance policy by giving 14 days notice in writing, where there is a valid reason for doing so. A cancellation letter will be sent to you at your last known address. Valid reasons may include but are not limited to:

- a) non-payment of Premium
- b) threatening and abusive behaviour
- c) failure to provide documents
- d) non-compliance with policy terms and conditions
- e) a change in your circumstances means that we can no longer provide cover
- f) where we identify your involvement in, or association with, insurance fraud or financial crime
- g) where you have misrepresented or provided false information to the questions asked you when purchased, renewed or amended your policy.

If we cancel your policy, we will provide a refund of your premiums less a charge for the cover already provided, unless the reason for cancellation relates to General Conditions - Fraud.

Thank you for choosing photoGuard.

We hope you are pleased with your cover and the service that we provide.

The Guardcover Team



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Here are the explanations of the key words **we** have used within **your** documentation. The key words are printed in bold type throughout this document and the meanings of these words are set out below.

Accidental Damage	– physical damage caused by a sudden, unforeseen and unintentional event.
Administrator	– Thistle Insurance Services Limited
Endorsement	– any additional terms and conditions specified on your Insurance Schedule.
Equipment Case	– a purpose designed photographic or video equipment case.
Excess	– the first amount of each valid claim which you must pay.
Insured Item(s)	– all property included within your sum insured consisting of your property insured, technological equipment and technological accessories .
Insured Location	<p>– where the insured items are usually kept and at the address stated in your Insurance Schedule. This must be a building of standard brick or stone construction and either your main place of residence or your photography or film business premises or studio as described below:</p> <p>a) Private house, photography or film business premises or studio - the main structure within the immediate private property boundaries;</p> <p>b) Flat, apartment, or shared house – the self-contained room(s) in which you live;</p> <p>c) Halls of Residence – the self-contained, lockable private room(s) in which you live.</p> <p>We also include holiday properties – any secure holiday home, caravan/motorhome, guesthouse room or hotel room being used by you as a temporary travel residence.</p>
Market Value	– the value of the insured item being claimed for considering its age, type, and general condition immediately before the damage occurred.
Mechanical Breakdown	– a mechanical, constructional, electronic or electrical fault and/or derangement, or a defect in operation to electrical property insured which stops the property insured fulfilling its intended purpose.
Period of Insurance	– the period, from the start date of your policy, as detailed on your Insurance Schedule.
Policy Partner(s)	– means fellow photographers who assist you in the production of photography or filming; who you have included under the Public Liability Extension section of this Policy Wording, and who must be a resident of and domiciled in the United Kingdom .
Principal	– any public authority, government body, company, firm, organisation or person for whom you are undertaking a contract.
Property Insured	– photographic or film equipment and props, belonging to you or for which you are responsible.
Sum Insured	– the amount set out on your Insurance Schedule representing the value of the insured items covered by your policy.
Technological Equipment	– means desktop computing systems, printers, scanners, portable laptop computers, notebooks, e-Readers and tablets used in conjunction with your photographic activity.
Technological Accessories	– means adaptors, cards, cases, data, headphones, storage devices, input devices, networking accessories, docking stations, security devices and webcams used with your technological equipment .



Territorial Limits	<ul style="list-style-type: none"> anywhere in the United Kingdom and up to 30 days worldwide, in total, during your period of insurance.
Theft	<ul style="list-style-type: none"> the unlawful taking of insured item(s) by way of: <ul style="list-style-type: none"> Unauthorised access to a vehicle, insured location or storage location; or Forcible and/or violent means, entry or exit at any location not listed under a).
Unattended	<ul style="list-style-type: none"> if the insured item is either not: <ul style="list-style-type: none"> being held or used by you; within your immediate vicinity and where you are in a position to prevent interference with the insured item; being held by an adult who is responsible for its safe keeping; at the insured location; in a locked room or locked cupboard; or secured out of sight, in a vehicle with the specified security requirements in place.
United Kingdom	<ul style="list-style-type: none"> England, Scotland, Wales, Northern Ireland and Isle of Man.
Unoccupied	<ul style="list-style-type: none"> an insured location, other than a temporary travel residence, that has not been lived in for more than 30 consecutive days.
Value	<ul style="list-style-type: none"> means either: <ul style="list-style-type: none"> the usual new, undiscounted replacement cost (including VAT) from a reputable retailer; your purchase price of pre-owned equipment; or for collectable, rare or vintage items having a value greater than the usual replacement cost as new: a sum that is evidenced by a valuation from a competent reputable source and dated within 12 months of the commencement date of your period of insurance, and thereafter every three years.
We/Us/Our	<ul style="list-style-type: none"> Great Lakes Insurance UK Limited
You/Your	<ul style="list-style-type: none"> the person named on your Insurance Schedule who lives in the United Kingdom on a permanent basis as a domiciled United Kingdom resident.



Important Information

Please remember that each area of cover is subject to the terms and conditions detailed throughout this Policy Wording and on **your** Insurance Schedule, including any **endorsements**.

Cover only applies if **you** are a permanent, domiciled resident of the **United Kingdom**.

We do not cover mobile or smart phones.

The maximum individual or aggregate **value** of **insured items** is shown on **your** Insurance Schedule.

Requirements: At Your Insured Location

For cover to apply whilst **your** items are at **your insured location**, please be aware that **your** items must be kept within the main structure of **your insured location**.

Requirements: Away from Your Insured Location

When **you** are away from **your insured location**, cover will not apply if the **insured item** has been left **unattended**.

Requirements: In-Vehicle Cover

Theft or attempted **theft** from a vehicle will only be covered if **your insured item** is stored out of sight, in an enclosed storage compartment, boot or luggage space. All vehicle doors and windows must be closed and securely locked and all vehicle security systems activated.

Accidental damage that occurs in a vehicle is only covered if the **insured item** is in a purpose-designed **equipment case**.

In-vehicle cover does not apply when the vehicle is at **your insured location**. All **insured items** need to be removed and stored within **your insured location**.

Drone/Unmanned Aerial Vehicles Requirements

(Unmanned Aerial Vehicles are described as 'UAVs' in this Policy Wording)

The maximum **sum insured** for drones/UAVs is as specified on **your** Insurance Schedule; and cover is only available for drones/UAVs being used for photographic or filming purposes.

Cover will only apply if **you** have complied with the legal requirements for drone/UAV operation of the **United Kingdom** government and any Civil Aviation Authority guidelines.

Drones/UAVs are not covered under the Lend To A Friend, Public Liability, Personal Accident or **Mechanical Breakdown** sections of cover.

Drones/UAVs are not covered for any **accidental damage** that occurs within the first 21 days of the drone/UAV being added to **your** Insurance Schedule as an **insured item**.

Drones/UAVs are not covered whilst being used for business or commercial purposes.

Public Liability Only Cover

If **you** have purchased cover for Public Liability only, please see the Public Liability details of cover in 'Section 2 – Optional Covers' of this Policy Wording.



Details of Your Excess

All **insured items** claims are subject to the standard **excess** unless otherwise stated on **your** Insurance Schedule. 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	Standard excess	Additional drone/UAV excess
Under £10,000	£100	£100
£10,000 plus	£200	£100

All Public Liability claims are subject to the following **excess** unless otherwise stated on **your** Insurance Schedule:

Public Liability claim type	Excess payable
Property claims	£500
Injury claims	Nil



This section details the covers automatically included within **your** policy.

Insured Items Cover

What is covered

Your insured items are covered for loss or damage caused by **theft**, attempted **theft**, **accidental damage**, malicious damage, vandalism, storm damage, flood and fire.

This policy will only cover **insured items** that are **your** own property or for which **you** are legally responsible. **We** will cover **you** within the **territorial limits**, and during the **period of insurance**.

Claims in respect of **your insured items** are settled on the following basis:

- New for old on **insured items** included within **your sum insured** at their new, replacement **value**
- The original purchase price on **insured items** included within **your sum insured** at their pre-owned **value** and/or, at our discretion
- **Market value**, if **you** are unable to demonstrate the **insured items** original **value**.

We will, at **our** option either replace the **insured item**, pay the cost of replacing the **insured item** or repair an **insured item** to its prior level of functionality.

If the item cannot be repaired, or the costs of repair exceed 80% of the costs of replacement, then **we** will replace the damaged part or **insured item** with a similar new article of like kind, functionality and quality. **We** may use specialist suppliers for repair or replacement chosen by **us**.

In the event of an approved claim to an **insured item** for **theft** or attempted **theft** from **your** vehicle, **we** will pay up to £300 for any damage caused to **your** vehicle at the time of the claim incident.

In the event of an approved claim to an **insured item** for **theft** or attempted **theft** from **your insured location**, **we** will pay up to £200 for any damage caused to the door or window locks of **your insured location** at the time of the incident.

Claims are subject to the General Condition: Under-insurance.

What is not covered

- The **excess**.
- Any claim where **you** have not complied with the requirements, above, in the 'Important Information' section.
- Any claim where the normal security protections of the vehicle, **insured location** or storage location were not fully operative and in force.
- Any claim from a vehicle which is at the **insured location**.
- Mobile phones or smart phones.
- Any **accidental damage** claim for a drone/UAV where the incident occurs within the 21 days of the drone/UAV being added to **your** Insurance Schedule.
- Any claim arising out of or in connection with the use of a drone/UAV for business or commercial purposes.
- Any claim where evidence of ownership of the **insured item** has not been provided.
- Any costs associated with providing supporting claims information, including damage assessments.
- **Theft** by a person to whom the **insured item** has been entrusted.
- **Theft** of an **insured item** that was under the responsibility of a transport provider.
- **Theft** from an **unoccupied insured location**.
- Any loss or damage caused through deliberate acts by **you**, **your** family or persons known to **you**.



What is not covered

- **Accidental damage** to an **insured item** sustained in transit unless the **insured item** is handed to a recognised transport provider, securely packaged in a purpose-designed **equipment case**, and a receipt obtained.
- **Accidental damage** to leads and cables.
- Underwater cameras damaged by water ingress.
- Failure to use or maintain the **insured item** in accordance with the manufacturer's instructions.
- Any claim outside of the **territorial limits**.
- Mechanical, electronic or electrical breakdown and/or derangement unless fire ensues immediately.
- Wear and tear, gradually operating causes, wet or dry rot, atmospheric or climatic conditions, frost, insect and vermin, marring, scratching, denting or any cosmetic change which does not impair the function and performance, corrosion, rust, change in temperature, dampness, dryness, shrinkage, evaporation, contamination, change in colour or finish, dust, chemical action or reaction.
- Any consumable items such as batteries, leads, cables, bulbs, fuses, wiring failure, disks and software, unless the software is purchased new as a standard software package used exclusively for the production of photography or filming, and providing that it cannot be reinstated from a back-up disk (any such back-up disk must be kept in a separate location), and that any code (a record of which must be kept by **you**) or protection device is no longer available or will operate, and sound cards (unless installed as part of the **insured item** and referred to on **your** Insurance Schedule).
- Faulty or defective design, materials or workmanship or latent defect and defects in operation.
- The matching of any parts of a set or collection.
- Any **insured item** that is lost.
- Any loss related to drone flyaway and where the drone cannot be recovered.
- Any liability more than the **sum insured**.
- Any loss or damage where **you** are entitled to cover under any other policy.

Replacement Equipment Hire

What is covered

Within the **United Kingdom** only, **we** will pay for the reasonable cost of the hire of alternative photographic or filming equipment for **you**, from a recognised reputable photographic retailer, whilst awaiting repair or replacement of **your insured item**, when the subject of an approved claim.

What is not covered

- When the costs of hire have not been agreed with **us**.
- Hire costs that exceed either, the **value** of the **insured items**, the repair costs or £2,000 during any one **period of insurance**.
- Hire costs prior to **our** approval of the claim.
- Hire costs where evidence of expenditure cannot be provided.
- Hire costs for anyone other than **you**.
- Any equipment hires outside of the **United Kingdom**.



Lend To A Friend

What is covered

Within the **United Kingdom** only, **we** will provide **accidental damage** cover to **your property insured** that is lent to friends and family members for occasional use, within the terms defined in this Policy Wording.

Cover will apply for a maximum of 30 days during any one **period of insurance**.

The maximum amount of **property insured** that is covered under this section, at any one time, will be 100% of **your sum insured** or £10,000; whichever is the lesser. Under this section of cover, the **insured location** will be extended to include the main permanent residence (which needs to be of standard brick or stone construction) of **your** friend or family member.

What is not covered

- Any **property insured** taken outside of the **United Kingdom**.
- The **excess**.
- Any loss not caused by **accidental damage**.
- Any cover excluded within the terms defined in this Policy Wording.
- Cover for damage to a friend or family members vehicle, or window and door locks to their property.
- **Technological equipment, technological accessories** and drones/UAVs.

Public Liability

Cover under this section of Public Liability is only valid if **you** have **insured items** included within **your** policy and shown on **your** Insurance Schedule.

If **you** have chosen 'Public Liability Only' cover, please refer to the Public Liability cover in 'Section 2 – Optional Covers'.

What is covered

Within the **territorial limits**, **we** will pay up to £1 million to indemnify **you** against legal liability for accidental bodily injury or death to any person; or **accidental damage** to third party property which arises from **your** use of or ownership of photographic equipment, sound and lighting equipment, camcorders and videos, binoculars, telescopes and related audio visual equipment.

The total amount payable includes reasonable legal defence costs and expenses incurred by **you** and agreed with **our** written consent.

Indemnity to **principal**: **we** will indemnify any **principal** in respect of legal liability of such **principal** arising out of work carried out by **you** under a contract or agreement providing **we** retain sole conduct and control of any claim and:

- a) an indemnity would have been provided under this policy had the claim been made against **you**;
- b) the **principal** complies with and is subject to the terms and conditions of this policy in so far as they can apply.



What is not covered

- If **you** are under 16 at the time of the incident.
- The **excess**.
- Any legal liability in the United States of America or Canada or any countries, territories, possessions, dependencies or protectorates which operate under the laws of the United States of America or Canada.
- Any legal liability arising out of the ownership, possession or use of drones/UAVs, motorised vehicles, waterborne craft, airborne craft, animals, or firearms and weapons.
- Any legal liability arising out of or in connection with **your** trade, profession or business, or assumed under contract, other than that which is involved in the production of photography or filming.
- If legal liability arises from loss or damage to property which belongs to **you/your** family or is in **your** care, custody or control.
- If **you** are entitled to indemnity from another source.
- When punitive, exemplary or aggravated damages are awarded against **you**.
- Any legal liability where the other party involved is **your** employee or a member of **your** family or household.
- Any legal liability not involving the use of photographic equipment, sound and lighting equipment, camcorders and videos, binoculars, telescopes and related audio visual equipment and/or outside of the **territorial limits** shown on **your** Insurance Schedule.

Personal Accident

What is covered

Within the **territorial limits**, **we** will pay the amount shown below if at any time whilst **you** are using photographic equipment, sound and lighting equipment, camcorders and videos, binoculars, telescopes and related audio visual equipment, and are involved in an accident which shall, solely and independently of any other reason, cause a bodily injury as detailed below. **We** will pay for one amount in any one **period of insurance**.

Permanent total disablement – **You** suffer total and permanent disablement and are subsequently unable to engage in or attend to any profession, business or occupation whatsoever. The benefits shall not be payable until such disablement has continued for a period of 12 calendar months and is confirmed as permanent by a qualified medical practitioner.

Loss of use of limbs – **You** suffer total and irrecoverable loss of use of one hand or foot.

Injury	Maximum amount payable
Loss of use of limbs	£5,000
Loss of sight	£5,000
Permanent total disablement	£10,000
Death	£10,000

All benefits will be payable to **you**, **your** family or **your** nominees.



What is not covered

- If **you** are under 16 at the time of the incident.
- If the bodily injury is directly or indirectly caused by a drone/UAV.
- Permanent total disablement benefit if over the age of 65 at the time of the incident.
- Suicide, attempted suicide, intentional self-injury, deliberate exposure to exceptional danger (except to save human life), insanity, **your** own criminal act, when under the influence of drugs or alcohol; and when directly or indirectly resulting from stress, trauma or psychiatric illness.
- Any amount when death, injury or loss does not occur within 180 days of the accident.
- Any amount when it cannot be proven to **us** that the permanent total disablement has continued for 12 months from the date of the accident and will continue for the remainder of **your** life.
- More than one amount under this section.
- Any accident not involving the use of photographic equipment, sound and lighting equipment, camcorders and videos, binoculars, telescopes and related audio visual equipment and/or outside of the **territorial limits** shown on **your** Insurance Schedule.

Legal Expenses

Our legal expenses cover is provided by ARAG plc ("ARAG") who is authorised to administer this insurance on behalf of the **insurer** HDI Global Specialty SE.

ARAG is registered in England number 02585818. Registered address: 9 Whiteladies Road, Clifton, Bristol BS8 1NN. ARAG is authorised and regulated by the Financial Conduct Authority, firm registration number 452369.

HDI Global Specialty SE is authorised and regulated by the Bundesanstalt für Finanzdienstleistungsaufsicht (BaFin). Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request (FRN: 659331).

Additional Definitions for Legal Expenses only

The following definitions apply to this section in addition to the General Definitions on page 5 of this policy and keep the same meaning wherever they appear in the section. If a word below is also defined in the General Definitions, the definition below replaces that definition for the purposes of this section.

- | | |
|---|--|
| Appointed Advisor | - the: <ul style="list-style-type: none"> a) solicitor, accountant, or other advisor (who is not a mediator), appointed by us to act on your behalf; b) mediator appointed by us to provide impartial dispute resolution in relation to a claim accepted by us. |
| Collective Conditional Fee Agreement | - a legally enforceable agreement entered into on a common basis between the appointed advisor and us to pay their professional fees on the basis of either <ul style="list-style-type: none"> a) 100% "no-win no-fee" or b) where discounted, that a discounted fee is payable. |
| Conditional Fee Agreement | - a legally enforceable agreement between you and the appointed advisor for paying their professional fees based on either <ul style="list-style-type: none"> a) 100% "no-win no-fee" or b) where discounted, that a discounted fee is payable. |
| Insurer | - HDI Global Specialty SE (commercial register number: HRB 211924), (FRN: 659331). |



Legal Costs & Expenses

- means:
 - a) Reasonable legal costs and disbursements reasonably and proportionately incurred by the **appointed advisor** on the standard basis and agreed in advance by **us**. The term "standard basis" can be found within the Courts' Civil Procedure Rules Part 44.3.
 - b) In civil claims, the other side's costs, fees and disbursements where **you** have been ordered to pay them or **you** pay them with our agreement.
 - c) Reasonable accountancy fees reasonably incurred under Insured event 2 Tax Disputes by the **appointed advisor** and agreed by **us** in advance.

Reasonable Prospects of Success

- means:
 - a) Other than as set out in b) and c) below, there is a greater than 50% chance of **you** successfully pursuing or defending the claim and, if **you** are seeking damages or compensation, a greater than 50% chance of enforcing any judgement that might be obtained. Under Insured event 1 Contract, there must be a greater than 50% chance of successfully defending the claim in its entirety.
 - b) In criminal prosecution claims where **you**
 - plead guilty, a greater than 50% chance of reducing any sentence or fine or
 - plead not guilty, a greater than 50% chance of that plea being accepted by the court.
 - c) In all claims involving an appeal, there is a greater than 50% chance of **you** being successful.

Where it has been determined that **reasonable prospects of success** do not exist, **you** shall be liable to pay any legal costs incurred should they pursue or defend their claim irrespective of the outcome.

We/Us/Our

- ARAG plc; who are authorised under a binding authority agreement to administer this insurance on behalf of the **insurer**.

Your Cover

What is covered

Within the **United Kingdom** and following an insured event (as detailed below), the **insurer** will pay **legal costs & expenses** up to £100,000 (including the cost of appeals) for all claims related by time or originating cause, subject to all the following requirements being met.

- **You** keep to the terms of this policy and cooperate fully with **us**.
- The Insured event occurs within the **United Kingdom**.
- The claim:
 - always has **reasonable prospects of success**; and
 - is reported to **us**
 - during the **period of insurance**; and
 - as soon as **you** first become aware of circumstances which could give rise to a claim.
- Unless there is a conflict of interest, **you** always agree to use the **appointed advisor** chosen by **us** before proceedings have been or need to be issued.
- Any dispute will be dealt with through mediation or by a court, tribunal, or a relevant regulatory body agreed with **us** within the **United Kingdom**.



We consider that a claim will have been reported to us when we have received **your** fully completed claim application.

Where **you** are seeking financial remedy and the cost of pursuing **your** claim is likely to be more than any award of damages, the **insurer** will not pay more than the value of the likely award.

This policy will pay any otherwise covered claim involving the use of or inability to use a computer, including devices such as smart phones, tablets, and wearable technology. This cover is subject to all other policy terms.

Insured events covered

1) Contract	What Is Not Covered Under Insured Event 1)
<p>A dispute arising out of an agreement or alleged agreement which has been entered into by you for</p> <ul style="list-style-type: none"> a) buying or hiring goods or services b) selling goods or services c) buying or selling your main home d) renting your main home as a tenant e) the occupation of your main home under a lease. 	<p>Any claim arising from or relating to:</p> <ul style="list-style-type: none"> a) a dispute with a tenant or leasee where you are the landlord or lessor b) loans, mortgages, pensions, or any other banking, life or long-term insurance products, savings, or investments c) a contract involving a motor vehicle d) computer hardware, software, internet services or systems which <ul style="list-style-type: none"> • have been supplied by you or • have been tailored to your requirements e) a settlement due under an insurance policy f) construction work, or the design, conversion, or extension of any building where the dispute arises from; an agreement that <ul style="list-style-type: none"> • exceeds; or • is ancillary to another contract that exceeds; £10,000 in value including VAT g) a dispute with any party other than the party with whom you have entered into an agreement or alleged agreement with.
2) Tax Disputes (Including Self-Employed Persons' Tax Disputes)	What Is Not Covered Under Insured Event 2)
<ul style="list-style-type: none"> a) A formal enquiry by HMRC into your personal tax affairs including where you are assessed for tax as a self-employed person. b) A dispute following an HMRC compliance check. <p>Provided that all returns are complete and have been submitted within the legal timescales permitted.</p>	<p>Any claim arising from or relating to:</p> <ul style="list-style-type: none"> a) tax returns which are submitted late or for any other reason, result in HMRC imposing a penalty or which contain careless and/or deliberate misstatements or omissions b) failure to register your business for VAT where required c) circumstances where the Disclosure of Tax Avoidance Scheme Regulations apply or should apply to your financial arrangements d) any enquiry that concerns assets, monies, or wealth outside of Great Britain and Northern Ireland e) an investigation by the Fraud Investigation Service of HMRC.



3) Legal Defence	What Is Not Covered Under Insured Event 3)
<p>a) Work</p> <p>An alleged act or omission of you that arises from your occupation, trade or profession and results in:</p> <ul style="list-style-type: none"> • you being interviewed by the police or others with the power to prosecute • a prosecution being brought against you in a court of criminal jurisdiction • civil proceedings being brought against you under unfair discrimination laws. <p>b) Motor</p> <p>A motoring prosecution being brought against you.</p> <p>c) Regulatory Investigations</p> <p>A formal investigation or disciplinary hearing being brought against you by a professional or regulatory body.</p>	<p>Any claim arising from or relating to:</p> <ul style="list-style-type: none"> a) owning a vehicle or driving without motor insurance or driving without a valid driving licence b) a parking offence.

The following helplines are also available. Use of these helplines does not count as reporting a claim.

Legal and Tax Advice

0344 571 7977

If **you** have a legal or tax problem, **we** recommend **you** call **our** confidential legal and tax advice helpline. Legal advice is available 24 hours a day, 365 days of the year, and tax advice is available between 9am and 5pm on weekdays (except bank holidays).

We give advice about personal legal matters within UK, Isle of Man, Channel Islands and EU law and tax matters within the **United Kingdom**. **Your** query will be dealt with by a qualified specialist who is experienced in handling legal and tax-related matters.

Use of this service does not count as reporting a claim.

Our helplines are subject to fair and reasonable use. What is fair will depend on individual circumstances. However, if **our** advisors believe that **you** are using the helpline too often they will tell **you**. If following that warning, **you** do not reduce calls to a more reasonable level, **we** can refuse to accept further calls.

Business and Consumer Legal Services

www.araglegal.co.uk

Register at **www.araglegal.co.uk** using the voucher codes shown below. Once **you** have registered **you** can discover **our** law guides and create legal documents and letters to help with business and consumer legal matters.

- Register for Business documents using voucher code **X1232KC79BB5**.
- Register for Consumer documents using voucher code **AFE48BBE98B5**.

If **you** have problems using the website, please contact **our** digital technical support team. Contact details can be found on the website. **Our** digital technical support team cannot give **you** legal or insurance advice.

Important Information

We record and monitor calls for training purposes, to improve the quality of **our** service, to help **us** deal with queries or complaints from **you** and to prevent and detect fraud and financial crime.



What is not covered

The **insurer** will not cover any claim arising from or relating to:

- **legal costs & expenses** incurred without **our** consent
- any actual or alleged act or omission or dispute happening before, or existing at the start of the policy and which **you** believed or ought reasonably to have believed could lead to a claim
- an amount below £100
- an allegation against **you** involving:
 - a) assault, violence, malicious falsehood or defamation
 - b) indecent or obscene materials
 - c) the use of alcohol or its unauthorised or unregulated manufacture, unlicensed dealing in alcohol or dealing in or using illegal drugs
 - d) illegal immigration
 - e) money laundering or bribery offences, breaches of international sanctions, fraud or any other financial crime activities
- a dispute between **your** family members
- **your** deliberate or reckless act
- a judicial review
- a dispute arising from or relating to clinical negligence
- a dispute with any subsidiary, parent, associated or sister company or between shareholders or business partners
- a dispute with **us** not dealt with under the Disputes Condition, or the **insurer** or the company that sold this policy
- a dispute where providing cover, payment of any claim or the provision of any benefit would expose the **insurer** to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, **United Kingdom** or United States of America
- a group litigation order
- the payment of fines, penalties or compensation awarded against **you**.



Optional Covers

The covers in this section only apply if the required additional premium has been paid and the cover is shown on **your** Insurance Schedule. These Optional Covers can extend the Section 1 'Insured Items Cover' & 'Public Liability Cover', and the exclusions detailed under 'What is not covered' will still apply unless shown in the Optional Cover sections below.

Global Travel

This section only applies if the required additional premium has been paid and the cover is shown on **your** Insurance Schedule.

What is covered

For the following cover sections in this Policy Wording, the **territorial limits** are extended to anywhere in the world:

- Insured Items Cover
- The following Optional Covers, if shown on **your** Insurance Schedule:
 - Public Liability (excluding United States of America or Canada) & Personal Accident
 - **Mechanical Breakdown**

In the event of an approved claim in respect of an **insured item** damaged during transit abroad, with a transit provider, **we** will pay up to £300 for any damage caused to a purpose-designed **equipment case** that the **insured item** was being transported in at the time of the claim incident. The damage must have been caused whilst in transit with **your** transit provider.

In the event of an approved claim in respect of an **insured item** (where the claim incident occurred outside of the **United Kingdom**), **we** will pay for equipment hire costs incurred by **you** when hiring the same type of **insured item** that has been claimed for. Equipment must be hired from a recognised, reputable photographic retailer abroad; and the maximum payable is £250 during any one **period of insurance**.

What is not covered

- Costs of equipment hire abroad exceeding £250 during any one **period of insurance** or costs that are more than the **insured item value** or repair costs.
- Where evidence of equipment hire expenditure cannot be provided.
- "Lend To A Friend" cover is not extended beyond the **United Kingdom**.
- "Replacement Equipment Hire" cover is not extended beyond the **United Kingdom**.
- "Legal Expenses" cover is not extended beyond the **United Kingdom**.



Public Liability – extended cover option or Public Liability Only

This section only applies if the required additional premium has been paid and the cover is shown on **your** Insurance Schedule, or if **you** have purchased 'Public Liability Only' cover.

Legal Expenses cover is also included within 'Public Liability Only' cover. See **our** Legal Expenses cover details in Section 1 and General Conditions.

Public Liability

What is covered

Within the **territorial limits**, **we** will pay up to the amount shown on **your** Insurance Schedule to indemnify **you** and any **policy partners** named on **your** Insurance Schedule against legal liability for accidental bodily injury; death to any person; or **accidental damage** to third party property, which arises from **your** or any **policy partners** use of or ownership of photographic equipment, sound and lighting equipment, camcorders and videos, binoculars, telescopes and related audio visual equipment.

The total amount payable includes reasonable legal defence costs and expenses incurred by **you** and any **policy partners** and agreed with **our** written consent.

Indemnity to **principal**: **we** will indemnify any **principal** in respect of legal liability of such **principal** arising out of work carried out by **you** under a contract or agreement providing **we** retain sole conduct and control of any claim and:

- a) an indemnity would have been provided under this policy had the claim been made against **you**;
- b) the **principal** complies with and is subject to the terms and conditions of this policy in so far as they can apply.

What is not covered

- When **you** or any **policy partner** are under 16 at the time of the incident.
- The **excess**.
- Any legal liability in the United States of America or Canada or any countries, territories, possessions, dependencies or protectorates which operate under the laws of the United States of America or Canada.
- Any legal liability arising out of the ownership, possession or use of drones/UAVs, motorised vehicles, waterborne craft, airborne craft, animals, or firearms and weapons.
- Any legal liability arising out of or in connection with **your** trade, profession or business, or assumed under contract, other than that which is involved in the production of photography or filming.
- If legal liability arises from loss or damage to property which belongs to **you/your** family, any **policy partner** or is in **your** or any **policy partners** care, custody or control.
- If **you** or any **policy partner** are entitled to indemnity from another source.
- When punitive, exemplary or aggravated damages are awarded against **you** or any **policy partner**.
- Any legal liability where the other party involved is **your** employee, **policy partner** or a member of **your** family or household.
- Any legal liability not involving the use of photographic equipment, sound and lighting equipment, camcorders and videos, binoculars, telescopes and related audio visual equipment and/or outside of the **territorial limits** shown on **your** Insurance Schedule.



Personal Accident

This cover is included as part of **your** Public Liability cover.

What is covered

Within the **territorial limits**, **we** will pay the amount shown below if at any time whilst **you** are using photographic equipment, sound and lighting equipment, camcorders and videos, binoculars, telescopes and related audio visual equipment, and are involved in an accident which shall, solely and independently of any other reason, cause a bodily injury as detailed below. **We** will pay for one amount in any one **period of insurance**.

Permanent total disablement – **You** suffer total and permanent disablement and are subsequently unable to engage in or attend to any profession, business or occupation whatsoever. The benefits shall not be payable until such disablement has continued for a period of 12 calendar months and is confirmed as permanent by a qualified medical practitioner.

Loss of use of limbs – **You** suffer total and irrecoverable loss of use of one hand or foot.

Injury	Maximum amount payable
Loss of use of limbs	£5,000
Loss of sight	£5,000
Permanent total disablement	£10,000
Death	£10,000

All benefits will be payable to **you**, **your** family or **your** nominees.

What is not covered

- If **you** are under 16 at the time of the incident.
- If the bodily injury is directly or indirectly caused by a drone/UAV.
- Permanent total disablement benefit if over the age of 65 at the time of the incident.
- Suicide, attempted suicide, intentional self-injury, deliberate exposure to exceptional danger (except to save human life), insanity, **your** own criminal act, when under the influence of drugs or alcohol; and when directly or indirectly resulting from stress, trauma or psychiatric illness.
- Any amount when death, injury or loss does not occur within 180 days of the accident.
- Any amount when it cannot be proven to **us** that the permanent total disablement has continued for 12 months from the date of the accident and will continue for the remainder of **your** life.
- More than one amount under this section.
- Any accident not involving the use of using photographic equipment, sound and lighting equipment, camcorders and videos, binoculars, telescopes and related audio visual equipment and/or outside of the **territorial limits** shown on **your** Insurance Schedule.



Mechanical Breakdown

This section only applies if the required additional premium has been paid and the cover is shown on **your** Insurance Schedule.

What is covered

Mechanical breakdown to electrical items of **property insured** up to 5 years from the date of purchase, and which **you** have owned from new. Where the **property insured** is economical to repair but the parts required are obsolete, **we** will pay a cash settlement equivalent to the cost of the repair of the **property insured**.

What is not covered

- The **excess**.
- Failure to use or maintain the **property insured** in accordance with the manufacturer's instructions.
- Drones/UAVs.
- **Technological equipment** and **technological accessories**.
- Mobile phones and smart phones.
- Any **property insured** that is the subject of an existing warranty.
- The use of faulty computer software (other than firmware), accessories, computer tapes, floppy disks and computer viruses and non-proprietary expansion cards.
- Faulty workmanship, or latent defect.
- Damage to non-moving parts such as cabinet trim and fittings.
- Damage caused by foreign objects or substances not normally associated with the **property insured**.
- Any routine maintenance, cleaning, blockage, removal, tuning, realignment, modification or installation.
- **Property insured** purchased second hand from any source.
- Failure of leads, cables, batteries, bulbs, fuses, disks and memory cards.
- Corrosion, rust, change in temperature, dampness, dryness, shrinkage, evaporation, contamination, change in colour or finish, dust, chemical action or reaction, atmospheric or climatic conditions, frost, insect and vermin.
- Reinstatement of **electronic data**.
- **Property insured** which is purchased outside of the **United Kingdom**, unless the same equipment is sold, or has been previously sold within the **United Kingdom**.



DEFINITIONS

The below definitions relate to the exclusions identified in this Section. Please refer to the **General Definitions** for a more exhaustive list of definitions.

Computer System

The words Computer System shall mean any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility owned or operated by **you** or any other party.

Cyber Act

An unauthorised, malicious or criminal act or series of related unauthorised, malicious or criminal acts, regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of or operation of any **computer system**.

Cyber Incident

The words Cyber Incident shall mean:

- a) any error or omission or series of related errors or omissions involving access to, processing of, use of or operation of any **computer system**; or
- b) any partial or total unavailability or failure or series of related partial or total unavailability or failures to access, process, use or operate any **computer system**.

Cyber Loss

Any loss, damage, liability, claim, cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any **cyber act** or **cyber incident** including, but not limited to, any action taken in controlling, preventing, suppressing or remediating any **cyber act** or **cyber incident**.

Damage/Damaged

Accidental tangible physical loss, damage or destruction.

Data

Information, facts, concepts, code or any other information of any kind that is recorded or transmitted in a form to be used, accessed, processed, transmitted or stored by a **computer system**.

Data Processing Media

Any property insured by this policy on which **data** can be stored but not the **data** itself.



Pollution

- a) Pollution or contamination by naturally occurring or man-made substances, forces, and organisms, including, but not limited to:
 - (i) any actual, threatened, feared or perceived use of any biological, chemical, radioactive or nuclear agent, material or device, whether or not related in any way to any act of **terrorism**, and
 - (ii) the deposit of or impairment by dust or soot, chemical precipitation, adulteration or impurification, or any combination of them whether permanent or transitory; and
- b) all loss, **damage** or injury directly or indirectly caused by pollution or contamination as stated in a) above.

Terrorism

Act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

EXCLUSIONS

Asbestos

Save to the extent otherwise provided in this policy, **we** will not indemnify you against any **damage** or **your** legal liability in respect of any loss, cost or expense directly or indirectly arising out of, resulting from or in respect of which a link has been or is established to the manufacture, mining, processing, distribution, testing, remediation, removal, storage, disposal, sale, use or exposure to asbestos or materials or products containing asbestos whether or not there is another cause of loss which may have contributed concurrently or been operative in the sequence of events resulting in a loss.

Cyber and Data

- 1) Notwithstanding any provision to the contrary within this policy or any endorsement thereto, this policy excludes any:
 - i) **cyber loss**, unless subject to the provisions of paragraph 2;
 - ii) loss, **damage**, liability, claim, cost, expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any **data**, including any amount pertaining to the value of such **data**, unless subject to the provisions of paragraph 3; regardless of any other cause or event contributing concurrently or in any other sequence thereto.
- 2) Subject to all the terms, conditions, limitations and exclusions of this policy or any endorsement thereto, this policy covers physical loss or physical **damage** to Property Insured under this policy caused by any ensuing fire or explosion which directly results from a **cyber incident**, unless that **cyber incident** is caused by, contributed to by, resulting from, arising out of or in connection with a **cyber act** including, but not limited to, any action taken in controlling, preventing, suppressing or remediating any **cyber act**.
- 3) Subject to all the terms, conditions, limitations and exclusions of this policy or any Endorsement thereto, should **data processing media** owned or operated by **you** suffer physical loss or physical **damage** insured by this policy, then this policy will cover the cost to repair or replace the **data processing media** itself plus the costs of copying the **data** from back-up or from originals of a previous generation. These costs will not include research and engineering nor any costs of recreating, gathering or assembling the **data**. If such media is not repaired, replaced or restored the basis of valuation shall be the cost of the blank **data processing media**. However, this policy excludes any amount pertaining to the value of such **data**, to **you** or any other party, even if such **data** cannot be recreated, gathered or assembled.



- 4) In the event any portion of this exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

This exclusion supersedes and, if in conflict with any other wording in the policy or any endorsement thereto having a bearing on **cyber loss**, **data** or **data processing media**, replaces that wording.

Disease

We will not indemnify **you** against any **damage** or **your** legal liability in respect of any loss, cost or expense caused directly or indirectly by any one or more of the following, whether or not acting in any sequence with any other cause: Disease, epidemic or pandemic, (including in all cases any contagious disease that affects animals) or any limitation or prevention of the use of objects because of hazards or potential hazards to human or animal health.

Intentional Actions

This policy does not cover claims, contributed to or caused by;

1. **You** or **your family** engaging in any illegal or criminal act.
2. **You** or **your family** being under the influence of drugs, solvents or alcohol, or the injection or ingestion of any substance except those prescribed by a registered medical doctor.
3. Suicide, attempted suicide or deliberate injury to **you** or **your family** or putting yourself in unnecessary danger (unless trying to save human life).

Micro-Organism

We will not indemnify **you** against any loss, **damage**, claim, cost, expenses or other sum directly or indirectly arising out of or relating to mould, mildew, fungus, spores or other micro-organism of any type, nature, or description, including but not limited to any substance whose presence poses an actual or potential threat to human health.

This exclusion applies regardless whether there is

- i) any physical loss or **damage** to insured property;
- ii) any insured peril or cause, whether or not contributing concurrently or in any sequence;
- iii) any loss of use; occupancy; or functionality; or
- iv) any action required, including but not limited to repair, replacement, removal, clean-up, abatement, disposal, relocation, or steps taken to address medical or legal concerns.

This exclusion replaces and supersedes any provision in this policy that provides insurance, in whole or in part, for these matters.

Pollution

We will not indemnify **you** against loss, **damage** or expense directly or indirectly caused by or contributed by or arising from Pollution.

Pressure Waves

This policy does not cover claims, contributed to or caused by pressure waves from aircraft or other aerial devices travelling at supersonic speeds.



Prior Loss/Damage

Notwithstanding any other provision herein, this insurance does not cover any loss or damage which occurred prior to the commencement of this insurance.

Radioactivity

We will not indemnify **you** against loss, **damage**, expense or **your** legal liability directly or indirectly caused by or contributed by or arising from:

- a) ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
- b) the radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear component thereof;
- c) any weapon of war employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter;
- d) the radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter. The exclusion in this sub-clause does not extend to radioactive isotopes, other than nuclear fuel, when such isotopes are being prepared, carried, stored, or used for commercial, agricultural, medical, scientific or other similar peaceful purposes;
- e) any chemical, biological, bio-chemical, or electromagnetic weapon.

Riot, Civil Commotion or Strikes

This policy does not cover claims, contributed to or caused by riot, civil commotion or strikes.

Terrorism

We will not indemnify **you** against loss, **damage**, cost, or expense or **your** legal liability directly or indirectly caused by or arising out of or in connection with Terrorism or any loss, **damage**, costs or expenses directly or indirectly caused by or arising out of any action taken in controlling, preventing, suppressing or in any way relating to any act of Terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

If **we** allege that by reason of this exclusion, any loss, **damage**, cost or expense or liability is not covered by this policy, the burden of proving the contrary shall be upon **you**. In the event any portion of this Exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

UK Residency

Notwithstanding any other provision herein, this insurance does not cover anyone that is not a resident of the **United Kingdom** and has not been living permanently in the **United Kingdom** six months prior to the purchase of this policy.

War

We will not indemnify **you** against any **damage** or **your** legal liability in respect of any loss, cost or expense directly or indirectly caused by, happening through or following war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power or confiscation or nationalisation or requisition or destruction of or **damage** to property by or under the order of any government or public or local authority.



Amendments

Mid-term amendments to **your** policy, excluding changes to personal details, are subject to payment of any additional cost of cover and an administration fee. Optional covers that **you** might have chosen can only be added or removed at new business inception or renewal and not during the policy term.

Automatic Reinstatement of Cover

In the event of a claim resulting in a total loss and subsequent replacement or cash payment, **we** will automatically reinstate cover on **your** replacement **insured item** upon confirmation from **you** of the new property to be insured, without change to the Insurance Schedule renewal date. If the **value** of **your** replacement **insured item** is higher than the **sum insured**, **you** will be asked to pay the proportionate additional premium. Following a claim, **we** reserve the right to decline cover under the terms and conditions of this policy or apply special terms.

Renewal of Your Policy

We reserve the right not to invite the renewal of **your** policy. In this event **we** will notify you in writing to let **you** know.

Policy Limits

All sections of the policy have limits to the amount that **we** will pay under that section. Sometimes there are limits within the section for specific items. Full details are contained within this policy document and on **your** policy schedule.

Policy Excess

You will have to pay any excess shown on **your** policy schedule. **We** will only deduct one excess for each claim. If **we** have asked a supplier to deal with all or part of **your** claim, **we** may ask them to collect the excess from **you**.

Your Responsibility

In deciding to accept this insurance and in setting the terms and premium, **we** have relied on the information **you** have given **us**. **You** must take reasonable care to provide accurate and complete answers to all the questions **you** are asked when **you** take out, make changes to, or renew this policy.

You must notify **your administrator** as soon as possible if any of the information in **your** policy documents is incorrect or if **you** wish to make a change to **your** policy.

If **you** do not provide accurate and complete answers to the questions **you** are asked, or **you** fail to notify **your administrator** of any incorrect information or changes **you** wish to make, **your** policy may not operate in the event of a claim, **we** may charge **you** an additional premium, **we** may not pay any claim in full or **your** policy could be invalid.

Changes that may affect your cover

You must tell **us** as soon as possible about any changes to the information **you** provided when **you** purchased or renewed this policy, for example:

- Change of **insured location**
- Change of equipment

This is not an exhaustive list and any changes **you** tell **us** about may affect **your** cover or result in a change to **your** premium. If **you** are unsure whether a change may affect **your** cover, please contact **your administrator**.

Entitlement to Policy Benefits

The benefits detailed in this policy are only payable to the named policyholder and any claim may only be presented by the named policyholder or **your** family in the event of **your** death.



Fraud

If **you** or anyone acting for **you** makes a false or fraudulent claim, which includes but is not limited to;

- making a statement to **us** or anyone acting on **our** behalf, knowing the statement to be false;
- sending **us** or anyone acting on **our** behalf a document, knowing the document to be forged or false;
- making a claim for any loss or damage **you** caused deliberately or
- acting dishonestly or exaggerating a claim

We;

- a) are not liable to pay the claim; and
- b) may recover from **you** any sums paid by **us** to **you** in respect of the claim; and
- c) may by notice to **you** treat the contract as having been terminated with effect from the time of the fraudulent act.

If **we** exercise **our** right under (c) above, **we** shall not be liable to **you** in respect of a relevant event occurring after the time of the fraudulent act. A relevant event is whatever gives rise to **our** liability under the insurance contract, such as the occurrence of a loss, the making of a claim, or the notification of a potential claim.

We will not return any of the premiums paid.

This information may also be shared with the police and other insurers for fraud prevention purposes.

Other Insurance

If at the time of any claim covered under this policy, **you** have any other insurance policy which covers the same loss, **damage** or liability, **we** will not pay more than **our** rateable share.

In respect of Public Liability, no cover is available under this insurance if **you** have indemnity from any other source.

Reasonable Care

You must take care to prevent any **accidental damage**, malicious damage or **theft** and keep **your insured item(s)** in accordance with the security requirements and maintain them in a good state of repair and condition. **You** must take care to comply with all statutory obligations and regulations imposed by any statutory, regulatory, or government authority.

Subrogation

If a third party is believed to be responsible for any claim, **we** may take over, defend or settle the claim, or take up any claim in **your** name for **our** own benefit. This is known as exercising **our** right of subrogation. **You** must give **us** all the help and information **we** reasonably require for the purpose of exercising this right. **You** will take no action or make any agreements that may weaken or remove **our** rights under this clause without **our** prior written permission. **We** will pay any costs or expenses involved in exercising **our** right of subrogation.

Under-insurance

If the insured **value** **you** have chosen is less than the full replacement **value** of **your insured items**, **we** will reduce any payment in line with the insured **value** shortfall.

For example, if **your** insured **value** was 75% of what it would have been if the insured **value** was equal to the replacement cost of **your insured item**, **we** will pay no more than 75% of **your** claim.

This does not apply to rare, vintage or antique photography equipment, which are of particular value due to their age, style or collectability, provided that **you** supply a valuation:

- a) that is less than 12 months old from the start of **your** first policy and then updated every three years; and
- b) has been provided by a reputable photography equipment retailer or other suitably qualified valuer; and
- c) values **your** photography equipment at the insured value **you** have chosen.



These additional General Conditions only apply to your Legal Expenses cover.

Where the **insurer's** risk is affected by **your** failure to keep to these conditions the **insurer** can refuse a claim or withdraw from an ongoing claim. The **insurer** also reserves the right to claim back **legal costs & expenses** from **you** if this happens.

Your Responsibilities

You must:

- tell **us** immediately of any anything that may make it more costly or difficult for the **appointed advisor** to resolve the claim in **your** favour
- cooperate fully with **us**, give the **appointed advisor** any instructions **we** require, keep them updated with progress of the claim and not hinder them
- take reasonable steps to claim back **legal costs & expenses** and, where recovered, pay them to the **insurer**
- allow the **insurer** at any time to take over and conduct in **your** name, any claim.

Freedom To Choose An Appointed Advisor

- In certain circumstances as set out below, **you** may choose an **appointed advisor**. In all other cases no such right exists and **we** shall choose the **appointed advisor**.
- If:
 - a) a suitably qualified advisor considers that it has become necessary to issue proceedings or proceedings are issued against **you**, or
 - b) there is a conflict of interest**you** may choose a qualified **appointed advisor**.
- Where **you** wish to exercise the right to choose, **you** must write to **us** with **your** preferred representative's contact details.
- Where **you** choose to use **your** preferred representative, the **insurer** will not pay more than **we** agree to pay a solicitor from **our** panel. (**Our** panel solicitor firms are chosen with care, and **we** agree special terms with them which may be less than those available from other firms.)
- If **you** dismiss the **appointed advisor** without good reason, or withdraw from the claim without **our** written agreement, or if the **appointed advisor** refuses with good reason to continue acting for **you**, cover will end immediately.
- In respect of pursuing a claim, **you** must enter into a **conditional fee agreement** (unless the **appointed advisor** has entered into a **collective conditional fee agreement**), where legally permitted.

Consent

You must agree to **us** having sight of the **appointed advisor's** file relating to **your** claim. **You** are considered to have provided consent to **us** or **our** appointed agent to have sight of **your** file for auditing and quality control purposes.

Settlement

- The **insurer** can settle the claim by paying the reasonable value of **your** claim.
- **You** must not negotiate or settle the claim without **our** written agreement.
- If **you** refuse to settle the claim following advice to do so from the **appointed advisor** the **insurer** reserves the right to refuse to pay further costs.



Barrister's Opinion

We may require **you** to obtain and pay for an opinion from a barrister if a dispute arises regarding the merits or value of the claim. If the opinion supports **you**, then the **insurer** will reimburse the reasonable costs of that opinion. If that opinion conflicts with advice obtained by **us**, then the **insurer** will pay for a final opinion which shall be binding on **you** and **us**. This does not affect **your** right under the Disputes Condition below.

Disputes

If any dispute between **you** and **us** arises from this policy, **you** can make a complaint to **us** as described in the What to Do If You Have a Complaint section and **we** will try to resolve the matter. If **we** are unable to satisfy **your** concerns **you** can ask the Financial Ombudsman Service to arbitrate over the complaint.

Other Insurance

The **insurer** will not pay more than their fair share (rateable proportion) for any claim covered by another policy, or any claim that would have been covered by any other policy if this policy did not exist.

Fraudulent Claims And Claims Tainted By Dishonesty

- If **you** make any claim which is fraudulent or false, the policy may become invalid and all benefit under it may be lost.
- **You** shall at all times be entirely truthful, accurate and open in any evidence, disclosure or statement **you** give and shall act with complete honesty and integrity throughout. Where, on the balance of probabilities and having considered carefully all the facts of the claim, it appears that **you** have breached this condition and that the breach has:

- affected **our** assessment of **reasonable prospects of success**, and/or
- prejudiced any part the outcome of **your** claim

the **insurer** shall have no liability for **legal costs & expenses** incurred from the date of **your** breach.

Cancellation

In addition to the Cancellation Rights as set out at the start of this policy, where there is a valid reason for doing so, the **insurer** may cancel the policy and refund the premium for the remaining **period of insurance** if at any time **you**:

- enter into a voluntary arrangement or a deed of arrangement or
- become bankrupt, are placed into administration, receivership or liquidation or
- have **your** affairs or property in the care or control of a receiver or administrator.

Acts of Parliament, Statutory Instruments, Civil Procedure Rules & Jurisdiction

All legal instruments, bodies and rules referred to within the policy shall include the equivalent in Wales, Scotland, Northern Ireland, the Isle of Man and the Channel Islands and any subsequent amendment or replacement. This policy will be governed by English law.

Contracts (Rights of Third Parties) Act 1999

A person who is not insured under this contract has no right to enforce the terms and conditions of this policy under the Contracts (Rights of Third Parties) Act 1999.



Information we process

You should understand that information **you** provide, have provided and may provide in future will be processed by **us**, in compliance with UK data privacy laws for the purpose of providing insurance, handling claims and/or responding to complaints.

Information containing personal and sensitive personal information

Information **we** process may be defined as personal and/or sensitive personal information. Personal information is information that can be used to identify a living individual e.g. name, address, driving licence or national insurance number. Personal information is also information that can identify an individual through a work function or their title.

In addition, personal information may contain sensitive personal information; this can be information about **your** health and/or any criminal convictions.

We will not use personal and/or sensitive personal information except for the specific purpose for which **you** provide it and to carry out the services as set out within this notice.

Collecting electronic information

If **you** contact **us** via an electronic method, **we** may record **your** internet electronic identifier i.e. **your** internet protocol (IP) address. **Your** telephone company may also provide **us** with **your** telephone number.

How we use your information

Your personal and/or sensitive personal information may be used by **us** in a number of ways, including to:

- arrange and administer an application for insurance;
- manage and administer the insurance;
- investigate, process and manage claims; and/or
- prevent fraud.

Who we share your information with

We may pass **your** personal and/or sensitive personal information to industry related third parties, including authorised agents; service providers; reinsurers; other insurers; legal advisers; loss adjusters and claims handlers.

We may also share **your** personal and/or sensitive personal information with law enforcement, fraud detection, credit reference and debt collection agencies and within JRP Insurance Management Ltd and Great Lakes/ Ergo/Munich Re Group of companies to:

- assess financial and insurance risks;
- recover debt;
- to prevent and detect crime; and/or
- develop products and services.

We will not disclose **your** personal and/or sensitive personal information to anyone outside the JRP Insurance Management Ltd and Great Lakes/Ergo/Munich Re Group of companies except:

- where **we** have **your** permission;
- where **we** are required or permitted to do so by law;
- to other companies who provide a service to **us** or **you**; and/or
- where **we** may transfer rights and obligations under the insurance.



Why is it necessary to share information?

Insurance companies share claims data to:

- ensure that more than one claim cannot be made for the same personal injury or property damage;
- check that claims information matches what was provided when the insurance was taken out;
- act as a basis for investigating claims when **we** suspect that fraud is being attempted; and/or
- respond to requests for information from law enforcement agencies.

The transferring of information outside the European Economic Area

In providing insurance services, **we** may transfer **your** personal and/or sensitive personal information to other countries including countries outside the European Economic Area. If this happens, **we** will ensure that appropriate measures are taken to safeguard **your** personal and/or sensitive personal information.

Access to your information

You have a right to know what personal and/or sensitive personal information **we** hold about **you**. If **you** would like to know what information **we** hold, please contact the Head of Compliance at the address listed within this notice, stating the reason for **your** enquiry. **We** may write back requesting **you** to confirm **your** identity.

If **we** do hold information about **you** **we** will:

- give **you** a description of it;
- tell **you** why **we** are holding it;
- tell **you** who it could be disclosed to; and
- let **you** have a copy of the information in an intelligible form.

If some of **your** information is inaccurate, **you** can ask **us** to correct any mistakes by contacting **our** Head of Compliance.

Providing consent to process your information

By providing **us** with **your** personal and/or sensitive personal information, **you** consent to **your** information being used, processed, disclosed, transferred and retained for the purposes set out within this notice.

If **you** supply **us** with personal information and/or sensitive personal information of other people, please ensure that **you** have fairly and fully obtained their consent for the processing of their information. **You** should also show this notice to the other people.

You should understand that if **you** do not consent to the processing of **your** information or **you** withdraw consent, **we** may be unable to provide **you** with insurance services.

Changes to this Notice

We keep **our** privacy notice under regular review. This notice was last updated on the 18th April 2018.

Contacting us

If **you** have any questions relating to the processing of **your** information, contact:

Head of Compliance,
ERGO UK Specialty Ltd, on behalf of
Great Lakes Insurance UK Ltd,
Munich Re Group Offices,
10 Fenchurch Avenue,
London, EC3M 5BN.

Telephone: 020 3003 7444
Email: complaints@ergo-commercial.co.uk



This is a summary of how **we**, on behalf of the **insurer**, collect, use, share and store personal information. To view **our** full privacy statement, please see **our** website www.arag.co.uk

The **insurer's** full privacy notice may be found at the following link: <https://www.hdi-specialty.com/int/en/legals/privacy>

Collecting Personal Information

ARAG may be required to collect certain personal or sensitive information which may include name, address, date of birth and if appropriate medical information. **We** will hold and process this information in accordance with all relevant data protection regulations and legislation. Should **we** ask for personal or sensitive information, **we** undertake that it shall only be used in accordance with **our** privacy statement.

We may also collect information for other parties such as suppliers **we** appoint to process the handling of a claim.

Using Personal Or Sensitive Information

The reason **we** collect personal or sensitive information is to fulfil **our** contractual and regulatory obligations in providing this insurance product, for example to process premium or handle a claim. To fulfil these obligations, **we** may need to share personal or sensitive information with other organisations.

We will not disclose personal or sensitive information for any purpose other than the purpose for which it was collected. Please refer to **our** full privacy statement for full details.

Keeping Personal Information

We shall not keep personal information for any longer than necessary.

Your Rights

Any person insured by this policy has a number of rights in relation to how **we** hold personal data including; the right to a copy of the personal data **we** hold; the right to object to the use of personal data or the withdrawal of previously given consent; the right to have personal data deleted.

For a full list of privacy rights and when **we** will not be able to delete personal data, please refer to **our** full privacy statement.



Claims for Insured Items

If **you** need to make a claim, then call **0333 004 1999**. Claims can also be reported via your online portal 24/7, or you can contact the team at: **claims@guardcover.co.uk**

Thistle Insurance Services Limited is an agent of Great Lakes Insurance UK Limited and in the matters of a claim act on behalf of the insurer. Claims in respect of **your insured items** are settled on the following basis:

- New for old on **insured items** included within **your sum insured** at their new, replacement **value**
- The original purchase price on **insured items** included within **your sum insured** at their pre-owned **value** and/or, at **our** discretion
- **Market value**, if **you** are unable to demonstrate the **insured items** original **value**.

On the happening of any event which may give rise to a claim it is a condition of this policy that **you** give notice as soon as reasonably possible, but in no event later than 30 days of **you** becoming aware to:

- the police in respect of any **theft**, vandalism or malicious damage and
- **us** via submission of a claim form, available from **your** online account & emailed to **claims@Guardcover.co.uk**
- In order to progress **your** claim as quickly as possible, **we** will need **you** to supply, at **your** own expense, full details of the claim in writing together with any supporting information (including damage assessments, local authority, medical and police reports), evidence of ownership and proofs which **we** may reasonably require.
- **We** will not pay for any additional claims costs resulting from the supply of **insured items** from outside the **United Kingdom**, when items are unavailable in the **United Kingdom** or delivery is required to addresses outside the **United Kingdom**.
- **We** have the right, without thereby incurring any liability and without diminishing **your** right to rely on any condition of **your** insurance, to take and keep possession of any part or all the **insured items** and to deal with salvage in a reasonable manner; but **you** shall not abandon any **insured item** to **us**.
- **We** do not share any responsibility for recovering any third-party claims costs or expenses.

Public Liability Claims

It is a condition of this policy that **you** must send **us** any claim, writ or summons as soon as **you** receive it. Do not negotiate, pay or settle, admit or deny any claim without **our** written permission. **You** must also notify **us** in writing of any impending prosecution inquest or fatal accident enquiry.

Legal Expenses Claims

You can obtain a claim form by downloading one at **www.arag.co.uk/newclaims** or by calling **0330 303 1955** between 9am and 5pm weekdays (except bank holidays). Alternatively, a claim can be made online at **www.arag.co.uk/newclaims**

Telling Us About Your Claim

- If **you** need to make a claim, **you** must notify ARAG as soon as possible.
- If **you** instruct **your** own solicitor or accountant without telling ARAG, **you** will be liable for costs that are not covered by this policy.
- A claim can be made online at **www.arag.co.uk/newclaims**. Alternatively, **you** can obtain a claim form by downloading one at **www.arag.co.uk/newclaims** or by calling ARAG on **0330 303 1955** between 9am and 5pm weekdays (except bank holidays).
- The completed application and supporting documentation can be submitted online or sent to ARAG by email, or post. Further details are set out on their website.



What Happens Next?

- ARAG will send **you** an acknowledgment by the end of the next working day after receiving **your** claim.
- Within five working days of receiving all the information needed to assess the availability of cover under the policy, ARAG will contact **you** either:
 - confirming cover under the terms of this policy and advising **you** of the next steps to progress **your** claim; or
 - if the claim is not covered, ARAG will explain in full the reason(s) why, and advise whether they can assist in another way.
- When a representative is appointed by ARAG, they will try to resolve **your** dispute without delay, arranging Alternative Dispute Resolution, such as mediation, whenever appropriate.
- ARAG will check on the progress of **your** claim with the **appointed advisor** from time to time. Sometimes matters cannot be resolved quickly, particularly if the other side is slow to cooperate or a legal timetable is decided by the courts.

All Claims

You shall give such information and assistance as **we** may reasonably require, substantiating any claim and where requested, providing proof of **your** identity prior to settlement of any claim.

Information required may include, but is not limited to, supporting information, including damage assessments, local authority, medical and police reports, evidence of ownership and proofs which **we** may reasonably require.

Important if you are paying monthly: If **you** pay **your** premium by monthly instalments and a claim is made or is pending, **you** must continue to pay the instalments until the premium is paid in full.

Any claim where the damage to the **insured item** deems it to be beyond economical to repair, and the insurer replaces the **insured item**, the damaged **insured item** becomes the property of the insurer.

Accidental damage claims - for **accidental damage** claims **you** must be able to provide **your insured item** for inspection.

Rights of Third Parties

A person who is not a party to this policy has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this contract, but this does not affect any right or remedy of a third party which exists or is available apart from that Act.



We always aim to get things right first time and **we** are committed to ensuring that **we** achieve the highest level of service for **our** customers. If **you** feel this hasn't happened, **we** would like to hear about it so that **we** have an opportunity to put things right for **you** and to improve our service in the future. **Your** complaint will be reviewed promptly and fairly by an independent party to the complaint itself.

Where to start

If **you** wish to raise a complaint **you** can contact **us** by telephone, email or in writing using the details shown below, depending on the type of complaint.

To help **us** investigate and resolve **your** complaint, please provide the following:

- **Your** policy number
- Details of **your** complaint
- **Your** contact details and **your** preferred method of contact – these will help **us** should we need to discuss **your** complaint or require further information.

For complaints regarding the sale or service of your policy

Please contact:

photoGuard
Thistle Insurance Services Limited
Southgate House,
Southgate Street
Gloucester GL1 1UB

Email: complaints@Guardcover.co.uk
Telephone: 0333 004 6555

What happens next?

We will promptly acknowledge **your** complaint and **we** will try to resolve **your** complaint immediately.

If this is not possible, **we** will write to **you** within 5 days informing **you** whether further investigation is necessary.

In the event that **your** complaint has not been resolved within 4 weeks of its receipt, **we** will contact **you** again and provide an update; the reasons why and the further action **we** will take.

If following **our** investigation and response to **you**, **you** are not satisfied with the outcome or **we** do not complete **our** investigation within 8 weeks, **you** can refer **your** complaint to the Financial Ombudsman Services (FOS).

If **you** receive a final response letter from **us** and **you** are dissatisfied with the outcome and **you** want to contact the Financial Ombudsman Services (FOS) **you** must do so within 6 months of the date of **our** final response letter. Their contact details are shown below.

For complaints regarding a claim

Please contact:

Claims Department
Thistle Insurance Services Limited
Southgate House,
Southgate Street
Gloucester GL1 1UB

Email: claims@Guardcover.co.uk
Telephone: 0333 004 1999



What happens next?

If **your** complaint cannot be resolved satisfactorily by close of business on the third working day following receipt, **your** complaint will be referred to the Complaints Manager for Ergo UK Specialty Ltd, who will send **you** an acknowledgement letter.

If **you** don't receive an acknowledgement letter, or at any time if **you** wish to do so, **you** may contact the Complaints Manager yourself by using any of the contact details below:

Complaints Manager
Ergo UK Specialty Ltd
10 Fenchurch Avenue,
London, EC3M 5BN

Email: complaints@ergo-commercial.co.uk

The Complaints Manager will investigate **your** complaint and will provide **you** with a written response within 8 weeks of **your** initial complaint. This will either be a final response or a letter informing **you** that **we** need more time for **our** investigation.

If **we** have not resolved **your** complaint at the end of 8 weeks, or if after receiving our final response **you** remain dissatisfied, **you** may be able to refer **your** complaint to the Financial Ombudsman Service (contact details below). **You** will have 6 months from the date of the final response to make this referral.

Your rights as a customer to take legal action are not affected by the existence or use of the complaints procedure mentioned above. However, the Financial Ombudsman Service may not adjudicate on a case where court proceedings are actively in progress.

For complaints relating to Legal Expenses

ARAG is committed to providing a first class service at all times. However, if a complaint arises, this should be addressed to ARAG's Customer Relations Department who will arrange to have it reviewed at the appropriate level. The Customer Relations team can be contacted at

ARAG plc
9 Whiteladies Road,
Clifton
Bristol BS8 1NN

Email: customerrelations@arag.co.uk

Telephone: **0117 917 1561** (hours of operation are 9am-5pm, Mondays to Fridays excluding bank holidays. For our mutual protection and training purposes, calls may be recorded).

If ARAG are not able to resolve the complaint to **your** satisfaction, then **you** can refer it to the Financial Ombudsman Service (FOS) provided that it falls within their jurisdiction.

Financial Ombudsman Service (FOS)

Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London E14 9SR

Telephone: **0800 023 4567** or **0300 123 9123**
www.financial-ombudsman.org.uk



How to Contact Us

For Sales and Administration call: **0333 004 6555**

For Claims call: **0333 004 1999**

Email: **support@Guardcover.co.uk**

Website: **www.photoGuard.co.uk**

Our address:

photoGuard, Thistle Insurance Services Limited, Southgate House, Southgate Street, Gloucester, GL1 1UB

This document can be made available in other formats on request.

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