

photoGuard Unattended Items

- additional customer guidance

It is a condition of your policy to ensure specific measures are in place when your insured items are left unattended. For full details of all policy requirements, please refer to your Policy Wording and your Insurance Schedule.



When your insured items are at your insured location

For cover to apply whilst your items are left unattended at your insured location, they must be kept inside the main structure of that location.

Your insured location is the address shown on your Insurance Schedule (for example, your home or your photography studio), as defined in your Policy Wording.



When your insured items are 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**. For cover to apply, when you are away from your insured location you must ensure that you meet **at least one** of the following conditions:

- The item(s) is being held or used by you or by an adult who is responsible for its safe keeping;
- The item(s) are in a place where you or an adult who is responsible for its safe keeping can see it, and are in a position to prevent interference with the insured item; or
- The item(s) is being stored in a locked room or locked cupboard.



In-Vehicle Cover

Theft or attempted theft from a vehicle will only be covered if **all** of the following apply:

- The insured item is out of sight in an enclosed storage compartment, boot or luggage space;
- All vehicle doors and windows are fully closed and securely locked; and
- All fitted vehicle security systems are activated.

In-vehicle cover does not apply when the vehicle is at your insured location. In that situation, all insured items must be removed from the vehicle and stored inside the main structure at that address.

This document does not replace your Policy Wording or Insurance Schedule, which contain the full terms, conditions, limitations and exclusions that apply.

This document can be made available in large font on request.