

What is a summary of cover?

This document provides key information about the Infocus photography insurance policy designed for professional, semi-professional or amateur photographers, photo-journalists or video-makers and arranged by the Alan Stevenson Partnership. If you have any additional questions, then please contact your insurance broker, the Alan Stevenson Partnership.

Product name: Infocus photography insurance

Type of insurance: Photographers

Underwritten by: Hiscox Underwriting Ltd on behalf of Hiscox Insurance Company Limited

Significant features and benefits

We offer some of the broadest levels of cover available, giving our customers true peace of mind. All communications, including the policy wordings, are written in plain English with no jargon to ensure that you know exactly what is and, as importantly, what is not covered. The following elements can be combined to create a tailored package suitable for you (please note, not all elements are available to amateur photographers or amateur video makers):

Photographic and technical equipment extends to include the following as standard:

- damage to your cameras, lighting, laptops, mobile phones and portable electrical equipment at your business premises or home, on location and in transit, including accidental damage and theft;
- continuing hire charges that you are responsible for following damage to photographic and technical equipment;
- additional costs and expenses you incur in hiring alternative equipment to fulfil the commitments of your business;
- additional costs and expenses you incur in completing a production over following damage to any film, negatives or artwork;
- loss of fees and additional expenses when your films are rendered incapable of being developed or printed as a consequence of defective film material, a camera or lens defect or fault in the course of processing.

Contents cover extends to include the following as standard:

- accidental damage to the contents of your business premises, including damage to computers resulting from breakdown;
- the costs of boarding up following glass breakage;
- the costs of reconstituting documents and electronic data which have been lost or destroyed;
- damage to the personal effects of your employees or visitors to the business premises;
- the costs of replacing locks and keys following theft involving force and violence;
- damage to contents and money temporarily elsewhere including whilst in transit and kept at the home of any partner, director or employee of yours.

Buildings cover extends to include the following as standard:

- accidental damage and subsidence to the building;
- the costs of locating damage to cables, underground pipes and drains following escape of water or a gas leak;
- the costs of any fire brigade charges and other extinguishing expenses following damage to the building;
- damage to trees, shrubs or plants as a result of fire or explosion including damage caused by the emergency services attending any such incident.

Business interruption cover extends to insure your loss of income as a result of the following as standard:

- where restrictions from a public authority or damage in the vicinity means you are unable to access the business premises;
- damage, other than by flood or earth movement, arising at the premises of any supplier;
- failure in the supply of water, gas, electricity or telecommunications for more than 24 hours as a result of damage;
- damage to any motor vehicles which you utilise for the purposes of your business whilst in the United Kingdom or the Republic of Ireland.

Public/products liability cover extends to include the following as standard:

- claims arising from damage to third party property or bodily injury to any member of the public.

Employers liability cover extends to include the following as standard:

- claims arising from bodily injury, illness, death or disease of any of your employees or volunteers.

Professional indemnity cover extends to include the following as standard

Cover includes:

- negligence such as giving incorrect advice or making a mistake in your work;
- defamation or infringement of intellectual property rights like copyright or trademark;
- dishonesty of your individual partners, directors, employees or self-employed freelancers directly contracted to you and under your supervision;
- loss of professional documents.

Crisis containment extends to include the following as standard:

- the costs incurred to utilise the services of a public relations crisis specialist in relation to a covered claim under any section of your Hiscox policy.

Internet and email cover extends to include the following as standard:

- additional costs and expenses you incur following damage by hackers to your website or computer system;
- claims made against you for defamation or breach of intellectual property rights in your emails or your website.

Personal accident cover extends to include the following as standard:

- capital benefits following death, loss of limb, loss of sight, loss of hearing or loss of speech;
- benefits following temporary total disablement.

Commercial legal protection cover extends to include the following as standard:

- legal defence costs, employment disputes and compensation awards, property protection and bodily injury and tax protection.

Significant or unusual exclusions and limitations

- You will normally have to pay an initial amount for each claim made under the policy. These excesses may vary and your quotation and policy schedule will show the specific excesses applicable to you.
- You have an obligation to take reasonable steps to prevent accident or injury and to protect your property against loss or damage. You must also keep any property insured under this policy in good condition and repair.
- We can only cover work that you've told us your business does, and that we've agreed to insure.
- You must take reasonable steps to maintain back up copies of data files or programmes.
- Any onerous contractual terms which go beyond the duty of care you owe at common law are excluded.
- Any claims, circumstances or shortcomings in your work which you know about or ought reasonably to have known about prior to the inception of the policy are excluded unless notified previously.
- Any special conditions, limitations or terms that may apply will be clearly shown in your individual quotation and schedule.

We will not pay for damage caused by:

- loss by fraud or dishonesty of any partner, director or employee of yours, unless the loss is notified to us within ten working days of its discovery by you;
- theft of items whilst unattended at your business premises or a location between the hours of 9.00pm and 6.00am unless involving violent or forcible entry into or exit from a securely locked building;
- theft from an unattended vehicle unless the items are completely hidden within a locked vehicle, luggage compartment, boot or trailer; and between the hours of 9.00pm and 6.00am the vehicle is alarmed and immobilised;
- damage to photographic and technical equipment directly resulting from its own breakdown, explosion or collapse.
- breakdown of computers unless they are subject to a manufacturer's guarantee or a maintenance contract providing free parts and labour in the event of a breakdown;
- storm or flood to gates or fences.

Your side of the bargain

Remember, your premium and insurance cover will be based specifically on the details you provide to us. So the information you give us will form a record of your unique combination of demands, needs and circumstances.

Please make sure the information you send us is complete and accurate, and inform us immediately of any changes in circumstances that may affect the services provided by us or the cover provided by your policy. This is particularly important before taking out a policy, but it also applies throughout the life of a policy.

You need to bear in mind:

- if you fail to disclose any information material to the insurance you could invalidate the policy and claims may not be paid;
- you should read and check all insurance documents to ensure that you are aware of the cover, limits and other terms that apply;
- please be aware of all terms and conditions of your policy as failure to comply with them could invalidate it;
- in the event of a claim, you should take note of the required procedures, such as prompt notice to us of the claims, as stated in the policy documentation;
- as with any insurance, you have an obligation to take reasonable steps to mitigate any loss.

Policy length

Insurance contracts normally run for a period of 12 months and your contract period will be clearly shown in your schedule of insurance. You must tell us of any changes to your business as described in your insurance policy and we will then have the option of amending the terms of the policy or issuing you with notice of our intention to cancel it.

Cancellation rights

You may cancel the insurance by giving us 30 days notice in writing of your intention to do so. We may cancel the insurance by giving you 30 days notice in writing of our intention to do so.

In both cases, we will return to you the amount of premium which relates to the unexpired period, provided that no claims have been notified under the insurance. If a claim or claims have been notified, then we will only return any premium if we (and not you) are cancelling the policy. However, we will not refund any premium under ten pounds.

Claims service

If you suffer a loss and need to make a claim you should contact your broker The Alan Stevenson Partnership immediately. If this is not possible, then you can call us directly using our 24-hour emergency claims number on 0870 241 6257. You will need to provide your Hiscox policy number and full details of the claim, including the date, amount and circumstances of loss.

It is when you make a claim that you really find out how good your insurer is and we are confident that you will not find a better service in the UK.

Hiscox prides itself on its fast, efficient, fair and sensible claims service, offering access to expert legal teams.

Any questions? Any complaints?

If you have any questions or concerns about the sale of your policy or the service offered by your broker, please speak to your insurance broker The Alan Stevenson Partnership in the first instance. If you have any questions or concerns about the terms of your policy or the decisions regarding the settlement of a claim, please contact our Customer Relations team at:

Hiscox Customer Relations, Hiscox House, Sheepen Place, Middleborough, Colchester, Essex CO3 3XL

or by telephone on +44 (0)1206 773 705

or by email at customer.relations@hiscox.com.

Our Customer Relations team will do all they can to put things right, but if you're still not satisfied, we'll tell you how to take your case to the Financial Ombudsman Service.

If for any reason we can't meet our obligations to you, you may be entitled to compensation. In that case, rest assured we're fully covered by the Financial Services Compensation Scheme (FSCS). For further information visit www.fscs.org.uk.