

## Introduction

This is a summary of the E&L® Photographic Equipment Insurance policy. This summary shows all the sections of cover available for this type of insurance. Some sections of cover offered may not apply to your particular insurance policy. Please check your policy schedule to see which sections of cover are applicable to your insurance cover. The main benefits claimable under each section is dependant on your plan type. Details of your plan type together with the full terms and conditions of the contract can be found in the policy schedule / advance notice and policy wording. This summary is designed to briefly highlight the main policy benefits and significant/unusual limitations/exclusions, but does not include all policy terms. **You must always read your policy schedule and wording.**

Please note **you** are obliged to inform **us** of any material fact that affects the risks **we** insure. If **you** are in any doubt whether a fact is material, **you** should disclose it.

## Significant Features and Benefits

## Significant or Unusual Exclusions and Limitations

### Section 1 - Insured Perils

### Exclusions applying to section 1

Your equipment will be protected within the geographic limits stated against:  
(a) accidental loss; (b) damage; (c) theft; including attended in transit risk.

### Section 2 - All Risks

### Exclusions applying to section 2

Covers any item detailed as 'All Risk' up to the amount specified in the schedule for any loss, theft, destruction or damage occurring anywhere in the UK. Cover includes 30 days worldwide cover.

### Section 3 - Hire of Replacement Equipment

### Exclusions applying to section 3

Cover for expenses necessarily incurred in the hiring of replacement equipment as a result of an insured peril as detailed in section 1, up to a maximum of 5% of the total sum insured (subject to a maximum hiring cost of £2500) or as stated in the schedule.

- Costs incurred without our prior written agreement.

### Section 4 - New for Old

### Exclusions applying to section 4

Following the total loss of an insured item(s) due to an insured peril as detailed in section 1, occurring within 1 year of new (yearly policies) or 2 years of new (monthly policies), replacement will be based upon the sum insured or new market value if less.

### Section 5 - Unattended Vehicle Cover

### Exclusions applying to section 5

Your insured items are covered if they are left in an unattended vehicle, provided the optional extension is shown on the schedule as being applicable to an 'All Risk' policy and the additional premium has been paid to the company.

### Section 6 - Unlimited Worldwide Cover

### Exclusions applying to section 6

Your insured items are covered for unlimited worldwide use (in addition to the standard 30 days worldwide cover provided by the policy, up to 90 days per occasion), provided the optional extension is shown on the schedule as being applicable to an 'All Risk' policy and the additional premium has been paid to the company.

- Any loss if travelling for more than 90 days per occasion.

### Section 7 - Public Liability

### Exclusions applying to section 7

Your legal liability to a third party, for damages and costs arising out of your use of the insured items.

- Death, bodily injury, loss or damage to you or any property owned, held in trust, in the charge of or under the control of you, any person handling the insured items with or without your permission and consent, any person that lives with you, any member of your immediate family, your agent or licensee, any person in the course of their employment or under a contract of service or apprenticeship with you, guest, employer or any person with whom you have a contractual or business relationship.

### Section 8 - Personal Accident

### Exclusions applying to section 8

We pay up to the amount specified in the schedule if the first-named proposer sustains bodily injury (defined below) from using the insured articles and this leads to his/her: (a) death; (b) total and irrecoverable loss of auditive power; (c) total and irrecoverable loss of sight; (d) total and irrecoverable loss of limbs; (e) permanent total disablement entirely preventing any and every occupation. Compensation is not payable under more than one of the benefits of this section for the consequences of one accident.

- Any person over the age of 70 or under 18.
- Any pre-existing medical condition.
- Any consequences of pregnancy, childbirth or influence of drugs/alcohol.
- Losses except those caused in connection with an insured loss under any other section of this policy.

## General Exclusion & Limitations that apply to 2 or more policy sections

- Any item or set of items (e.g. cd collection), if it is not specified in the schedule.
- Theft from any vehicle or premises unless forcible and violent entry or exit was used causing substantial damage at the point of entry.
- Theft from any vehicle or premises unless the security requirements detailed on pages 4 & 5 are adhered to.
- Loss or damage: (a) arising solely from electrical or mechanical breakdown; (b) from anywhere except a defined place or during specified time span no greater than 24 hours.
- Any loss of or damage to property left unattended in the open or in a public place, such as a train or bus station, streets, car parks or communal areas.
- Anything when a building housing the insured items is untenanted or unoccupied for more than 21 days continuously.
- An excess is applicable on most sections of cover and varies dependent on your plan type. (Please see policy schedule for full details).
- Films, batteries, fuses, computer software, bulbs, strings, reeds, valves, leads or other consumable items.
- Loss of revenue howsoever caused.
- We do not cover any loss, injury, damage, illness, death or legal liability, directly or indirectly, caused by, happening through, in consequence of or contributed to by influenza or any derivation or variant thereof.
- Theft, attempted theft, loss of or damage to any insured equipment whilst in a taxi, commercial vehicle or vehicle used as such, caravan (static or mobile), mobile homes or vehicles converted for this purpose.
- Any theft, attempted theft or loss not reported immediately to the Police and a crime reference number obtained.

## How long the insurance lasts (the term)

Policy term is as agreed and stipulated in the policy schedule and is one of the following:

Yearly policy - Runs for 365 days from the commencement date shown on the policy schedule. This type of policy automatically renews annually. Lunar Monthly - Runs for and premiums are collected on, equal periods of 28 days. This type of policy automatically renews every 28 days. Calendar Monthly - Runs for and premiums are collected on a calendar month basis. This type of policy automatically renews every calendar month. Automatic renewal is subject to receipt of premium.

## Policy alteration & cancellation rights

### Policy Alteration & Duplicate Documents

If you wish to make a change to your policy after the first 14 days of policy inception, a £10 administration fee applies to any amendments made. Any increase or improvement in cover will be subject to a 14 day deferment period.

Should you request additional copies of your policy documentation to be issued by post, there will be a £10 "replacement documents" charge in respect of this.

### Cancellation Rights

You can cancel at any time.

If you cancel within the first 14 days of policy inception, and no claim has been made, you will receive a full refund of any premium paid. If you have a monthly policy, cover will be cancelled with effect from the date your next policy premium is due.

If you have an annual policy and have not made a claim, a return of premium will be issued in accordance with our cancellation rates, as follows:

Time on risk	Percentage of premium returned	Time on risk	Percentage of premium returned
One month	80% less £10	Six months	30% less £10
Two months	70% less £10	Seven months	25% less £10
Three months	60% less £10	Eight months	20% less £10
Four months	50% less £10	Over nine months	Nil
Five months	40% less £10		

If you have made a claim, you will not be entitled to any refund.

We may cancel this insurance at any time, in which case, we will return the premiums paid, in accordance with the above table. Our liability then ceases immediately but without affecting your or our rights under the policy up to the cancellation date. Notice will be treated as sufficiently given if posted to your last known address. Following the cancellation charge, no refund will be made of any amount equal to or less than £25.

Should you wish to alter your policy or cancel it please contact our office. This can be done in writing at the address noted below, by phone on 03300 243 360, fax 03300 242 971 or by emailing [policyadmin@eandl.co.uk](mailto:policyadmin@eandl.co.uk). For alterations and cancellation at renewal please write to the address noted below, telephone 03300 243 360, fax 03300 242 971 or email [renewals@eandl.co.uk](mailto:renewals@eandl.co.uk). If you have not received an acknowledgement from us within 14 days of sending details, you must post the details by recorded delivery.

If you wish to appeal against any decision regarding the administration of your policy (new business, mid-term or renewal), please write to the Customer Contact Manager. If you wish to submit a formal complaint, please refer to our Complaints Handling Procedure.

## How to make a claim on your policy

On discovering any accident, illness, loss, destruction or damage giving rise to a claim under the policy, you must give full details as soon as possible to our head office. This can be done in writing at the address noted below, by phone on 03300 243 438, fax 03300 242 971 or by emailing [claims@eandl.co.uk](mailto:claims@eandl.co.uk). If you have not received an acknowledgement from us within 14 days of sending details, you must post the details by recorded delivery. You must co-operate fully and truthfully to give us any information we may need.

If you wish to appeal against a decision made regarding your claim (including the assessment or the outcome), please write to the Claims Manager. If you wish to submit a formal complaint, please refer to our Complaints Handling Procedure.

## Complaint Handling Procedure (your legal rights remain unaffected)

If you are unhappy with any aspect of our service and wish to make a formal complaint, please put your complaint in writing and address your complaint to the General Manager. We will issue a response within 8 weeks from the date we receive your complaint.

All correspondence should be addressed to The Equine and Livestock Insurance Company Limited, Thorpe Underwood Hall, Ouseburn, York YO26 9SS.

If you do not receive satisfaction through our internal complaints handling procedure, you may refer your complaint to the Financial Ombudsman Service, Exchange Tower, London, E14 9SR (tel: 0800 023 4 567 or 0300 123 9 123, email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk), website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)) within 6 months of the date of the General Manager's response.

## Details about our Regulators

Entertainment & Leisure Insurance Services Ltd. is an appointed representative of The Equine and Livestock Insurance Company Limited, Thorpe Underwood Hall, Ouseburn, York, YO26 9SS which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. The Equine and Livestock Insurance Company Limited's Financial Services Register Number is 202748.

You can check this on the *Financial Services Register* by visiting the FCA's website <http://www.fsa.gov.uk/register/home.do> or by contacting the FCA on 0800 111 6768.

## Financial Services Compensation Scheme (FSCS)

Under the Financial Services and Markets Act 2000, should this firm be unable to meet all its liabilities to the policyholders, compensation may be available. Insurance advising and arranging is covered for 90% of the claim without any upper limit. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme website at [www.fscs.org.uk](http://www.fscs.org.uk).

## The Equine and Livestock Insurance Company Limited Postal address

The Equine and Livestock Insurance Company Limited, Registered in the UK. Reg. Office: Thorpe Underwood Hall, Ouseburn, York YO26 9SS.

This scheme is underwritten by The Equine and Livestock Insurance Company Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority no. 202748.