

Insurance for amateur photographers

Insurance Product Information Document

Amateur
Photographer
Insurance Services

Company: Thistle Insurance Services Limited Product: Amateur Photographer Insurance Services

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This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions and is not personalised to your specific individual needs in any way. Complete pre-contractual and contractual information on the product is provided in your policy documentation.

What is this type of insurance?

This insurance policy provides cover for damage to, or loss of your photography equipment and is suitable for amateur photographers.



What is insured?

- ✓ Theft and Accidental Damage cover to your equipment
- ✓ Equipment hire in the event of claim

Optional Covers you might have chosen:

- In-vehicle cover
- Instrument or equipment breakdown
- £1m, £2m, or £5m Public Liability cover extension
- Up to £5,000 personal Accident cover
- 365 days EU and 30 days Worldwide cover
- 365 days Worldwide cover



What is not insured?

- ✗ The first £50 of every theft or accidental damage claim
- ✗ Any depreciation for laptops and laptop accessories over 18 months old
- ✗ Any individual item over £10,000 unless we have agreed cover, and this is shown on your schedule or under the value of £30
- ✗ Any claim where evidence of ownership of the property insured has not been provided
- ✗ Mobile phones, smart phones or e-books are not covered
- ✗ Any public liability or personal accidental claim arising out of the use or ownership of a drone or unmanned aerial vehicle

Where optional cover has been selected

- Any voluntary excess you have chosen
- £500 Excess for public liability property damage claims
- The first £50 of a mechanical breakdown claim



Are there any restrictions in cover?

- ! Theft from the insured location, vehicle or storage location unless involving forcible and/or violent entry
- ! Theft where you have not complied with the security requirements sections of the policy wording
- ! Theft from an insured location that does not meet the specifications designated in the policy wording definition (unless specified in an endorsement on your policy)
- ! Theft of, or accidental damage to a drone or unmanned aerial vehicle (UAV) where the total value, including any attached property insured, is in excess of £2,000
- ! Cover will not apply if the property insured has been left unattended
- ! Cover does not apply to consumable items such as cables, leads, bulbs, fuses, etc. – refer to the General Exclusions section of your policy wording
- ! Public Liability and Personal Accident cover for anyone aged under 16 and/or which does not arise out of your use or ownership of photographic equipment
- ! Hire of equipment, during a claim, must be approved by us first

Where optional cover has been selected

- Accidental damage when in a vehicle unless the property insured is in a purpose designed equipment case.
- Theft or accidental damage when the property insured is not in a locked luggage compartment of a vehicle.



Where am I covered?

- ✓ Cover applies anywhere in the United Kingdom and 20 days Worldwide

You can choose to extend cover to include extended EU or Worldwide coverage



What are my obligations?

You must provide us with honest, accurate and complete information and inform us, without delay, of any changes in your circumstances. Failure to do so may invalidate your cover. In the event of a claim, you must notify us as soon as possible.



When and how do I pay?

You can pay your premium with a one-off payment or in monthly instalments.



When does the cover start and end?

Your cover will take effect on the date stated in your policy schedule. Your Insurance contract will last for 12 months unless your policy is cancelled prior to this date.



How do I cancel the contract?

If you decide that, for any reason, this policy does not meet your insurance needs then please tell us within 14 days of issue. On the condition that no claims have been made or are pending, we will then refund your premium in full. Thereafter, you may terminate this insurance at any time. If you cancel the policy prior to the renewal date, you will receive a pro rata return of premium provided that no claim has been made or is pending during the current Period of Insurance. You can contact us on 0345 450 7203.