

Insurance Product Information Document

Company (Insurer): Chubb European Group SE (CEG) is an undertaking governed by the provisions of the French insurance code with registration number 450 327 374 RCS Nanterre. Registered office: La Tour Carpe Diem, 31 Place des Corolles, Esplanade Nord, 92400 Courbevoie, France. CEG has fully paid share capital of €896,176,662.

UK business address: 100 Leadenhall Street, London EC3A 3BP. Authorised and supervised by the French Prudential Supervision and Resolution Authority (4, Place de Budapest, CS 92459, 75436 PARIS CEDEX 09) and authorised and subject to limited regulation by the Financial Conduct Authority (FS Register number 820988). Details about the extent of our regulation by the Financial Conduct Authority are available from us on request.

Product: Photographers Insurance

This document is only intended to provide a summary of the main benefits and exclusions. It is not personalised to your specific individual needs. Please read the policy booklet and your policy schedule for full terms and conditions. If you have any questions please contact your insurance broker.

What is the type of insurance?

Chubb Professional Photographers Insurance provides cover for Property, Property of Others, and Liabilities.



What is insured?

- ✓ Loss, damage or destruction of Miscellaneous Technical Equipment; Office Contents; Mobile Communication Property
- ✓ Theft from unattended vehicles
- ✓ Theft damage to buildings
- ✓ Continuing Hire Charges
- ✓ Money
- ✓ Property of others whilst in the care, custody and control of the Insured
- ✓ Bodily Injury as a direct result of the theft or attempted theft of money
- ✓ Employers and Public Liability



What is not insured?

- ✗ Loss or Damage caused intentionally by the Insured
- ✗ Ownership, operation or use of aircraft (including gliders and hang-gliders), watercraft, railroad cars or equipment, motorcycles, motor vehicles or other motorised conveyances
- ✗ The first £200 of any claim
- ✗ Any hazardous activities without the prior written consent of the Insurer
- ✗ Shortage of inventory or unexplained physical loss or mysterious disappearance



Are there any restrictions on cover?

- ! Continuing Hire Charges payable up to a maximum of 13 weeks
- ! Theft from unattended vehicles is limited to £5,000 if there is no manufacturers approved alarm, this increases to £15,000 if there is an approved alarm installed
- ! Limit for antiques; objects of art; death of animals and visitors personal property is limited to £1,000

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What are my obligations?

At the start of my insurance contract

- Ensure that the covers included on your policy schedule meet your requirements.
- Read your Policy schedule and Policy booklet to ensure that you understand any conditions which may apply to your insurance.

During the term of my insurance contract

- Advise us of any changes which are required to enable the necessary amendments to be made.

In the event of a claim

- Report your claim to your Insurance Broker, Williamson Carson 0208 658 5039



When and how do I pay?

The premium can be paid directly to your Insurance Broker. Alternatively you can pay your premium monthly by instalments via Chubb's selected payment provider PaySafe. If you choose to pay monthly instalments, this will be setup during the purchase of your policy and will consist of 12 monthly payments with the first payment taken 14 days after purchase.



When does the cover start and end?

- **Start:** Cover starts on the date shown on your Policy schedule.
- **Duration of the contract:** Annual contract which can be renewed each year subject to the terms and conditions applicable.



How do I cancel the contract?

- You may cancel this policy at any time within the first 14 days of cover.
- We will refund any money you have already paid, but may retain a proportion that relates to the time on risk and in addition, an administrative fee if you have made a claim.
- You may also cancel the policy at any other time and we will refund any unused premiums you have already paid for the period after the date of cancellation providing you have not notified us of a claim.
- Chubb may cancel this policy by giving you 14 days' written notice by recorded delivery at your last known address and we will refund any unused premiums you have already paid for the period after the date of cancellation providing you have not notified us of a claim.
- If you pay by instalments and a payment is not made when due, we may cancel your policy from the date the last instalment was due. We will not pay any claims which may have occurred during the period when the premium was unpaid.

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