

## Policy Summary

This policy has been developed exclusively for the Alan Stevenson Partnership. The policy has been designed to meet the demands and needs of Photographers to include: Professional, Semi-Professional or Amateur; Photo-Journalist; or Amateur Video Maker based in the UK.

Selected Cover	Significant Features & Benefits	
<b>Professional Indemnity</b>	Covers your legal liability to pay compensation to a third party who brings a claim for: <ul style="list-style-type: none"> <li>- Professional negligence or breach of a professional duty of care,</li> <li>- negligent misstatement or negligent misrepresentation,</li> <li>- infringement of intellectual property rights including copyright, patent, trademark or moral rights or any act of passing-off,</li> <li>- defamation,</li> <li>- dishonesty of your individual partners, directors, employees or self-employed freelancers directly contracted to you and under your supervision</li> <li>- Loss of Documents, (Excluding Data Held Electronically)</li> </ul> Limit of indemnity - £100,000 any one claim Policy excess - £250 each & every claim	<b>Compulsory Section</b>
<b>Public &amp; Products Liability</b>	Legal liability for injury, illness or disease to any member of the public and loss of or damage to their property occurring during the period of insurance. Limit of Indemnity £2,000,000. Third party property damage is subject to £100 excess.	<b>Compulsory Section</b>
<b>Portable Equipment 'All Risks'</b>	Equipment insured against 'All Risks' including Accidental Damage & Theft. Single item limit £5,000. Cover includes, but is not limited to; <ul style="list-style-type: none"> <li>- Hired In Equipment (<i>Including up to £500 to hire replacement equipment following a claim</i>)</li> <li>- Equipment temporarily outside the geographical limits, including while in transit, for up to 45 days in total during the period of insurance.</li> <li>- Property Held In Trust for which you are legally responsible</li> <li>- Equipment in unattended vehicles automatically insured</li> </ul> Policy Excess £200 Each & Every Claim. Increased to £300 in respect of theft from unattended vehicles.	
<b>Commercial Legal Expenses</b>	This section will cover the insured for legal costs, expenses and awards connection with the business shown in the policy schedule; including (but not limited to); <ul style="list-style-type: none"> <li>- Legal defence costs</li> <li>- Tax Protection Full Enquiry or Aspect Enquiry by HM Revenue &amp; Customs</li> <li>- Employment disputes and compensation awards</li> <li>- Property Protection &amp; Bodily Injury</li> <li>- Helpline services (Tax advice, DAS Business Law Employment Manual)</li> </ul> Limit of Indemnity £100,000 Each & Every claim, including defence costs Policy Excess £200 applies in respect of any Aspect Enquiry	

<b>Personal Accident</b>	<p>Limit of Indemnity £20,000 Maximum Age limit 64 Years <u>Benefits</u></p> <table border="0"> <tr> <td style="padding-left: 40px;">Temporary total disablement</td> <td style="padding-left: 20px;"><b>£100 per person per week -</b> Up to a maximum of 104 weeks – (28 day waiting period)</td> </tr> <tr> <td style="padding-left: 40px;">Death</td> <td style="padding-left: 20px;">£10,000 per person</td> </tr> <tr> <td style="padding-left: 40px;">Loss of limb(s)</td> <td style="padding-left: 20px;">£20,000 per person</td> </tr> <tr> <td style="padding-left: 40px;">Loss of eye (s)</td> <td style="padding-left: 20px;">£20,000 per person</td> </tr> <tr> <td style="padding-left: 40px;">Loss of one limb and one eye</td> <td style="padding-left: 20px;">£20,000 per person</td> </tr> <tr> <td style="padding-left: 40px;">Permanent total disablement</td> <td style="padding-left: 20px;">£20,000 per person</td> </tr> </table> <p>Pre Existing Medical Conditions are not covered.</p>	Temporary total disablement	<b>£100 per person per week -</b> Up to a maximum of 104 weeks – (28 day waiting period)	Death	£10,000 per person	Loss of limb(s)	£20,000 per person	Loss of eye (s)	£20,000 per person	Loss of one limb and one eye	£20,000 per person	Permanent total disablement	£20,000 per person	
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<b>Employers Liability</b>	<p>Legal liability for injury, illness, death or disease of any employee caused during the period of insurance. Limit of indemnity £10,000,000 Employees include; Any person working for you in connection with your business who is:</p> <ul style="list-style-type: none"> <li>- employed by you under a contract of service or apprenticeship;</li> <li>- self-employed and working on a labour-only basis under your control or supervision;</li> <li>- engaged under a work experience or training scheme;</li> <li>- a voluntary helper.</li> </ul>													
<b>Contents at the premises</b>	<p>The contents of your business premises, to include computers and ancillary equipment, film editing and related equipment, and film processing and darkroom equipment. Maximum sum insured £250,000 (Single article limit £10,000) Excess £200 Each &amp; Every Claim. Minimum Standard of Security Requirements apply. Additional security may be required of the sum exceeds £25000. Automatic Cover Extension to include;</p> <ul style="list-style-type: none"> <li>- Damage to Business Premises Computers &amp; Ancillary Equipment resulting from its own Breakdown</li> <li>- Reconstitution of Data</li> <li>- Money</li> <li>- Lock replacement</li> </ul> <p>Special Limits (Included within the amounts insured);</p> <ul style="list-style-type: none"> <li>- Contents kept at your home £25,000 or 10% of the amount insured, whichever is the less</li> <li>- Contents temporarily elsewhere £25,000 or 10% of the amount insured, including whilst in transit, whichever is the less</li> <li>- Computer breakdown £5,000</li> </ul>													
<b>Buildings</b>	<p>The buildings, including outbuildings and annexes, at the premises shown in the schedule, which belong to you or for which you are legally responsible Policy Excess £250 Each &amp; Every Claim. Increased to £1,000 in respect of Subsidence</p>													
<b>Business Interruption</b>	<p>Cover loss of income and/or loss of gross profit and/or additional Expenses resulting solely and directly from an interruption to your business caused by insured damage to your contents or to any other property used by you</p> <p>12 Month Indemnity Period Special Limits -Processing Loss £750 any one loss £1,500 any one period Nil Excess</p>													

<b>Internet &amp; E-mail Liability</b>	<p>If during the period of insurance, and as a result of your business, any party brings a claim against you arising from (including but not limited to:</p> <p>The content of your email, intranet, extranet or website (including its domain name, meta-tags and hyperlinks and the marketing and advertising of your business on the website), including alterations or additions made by a hacker, but not connected with any professional business activity for a client, and due to:</p> <ul style="list-style-type: none"> <li>i. your infringement of any intellectual property rights, including any copyright, trademark, passing off or linking to or framing of another page;</li> <li>ii. any defamatory statement on your website or in your email, including any defamatory statement concerning a client or business competitor of yours;</li> <li>iii. your breach of confidence or infringement of any right to privacy;</li> </ul> <p>Your negligent transmission of a computer virus, worm, logic bomb or Trojan horse to anyone with whom you do business or who uses your website in the course of their business,</p> <p>Your unauthorised collection or misuse of any data concerning any customer or potential customer of yours which is either confidential or subject to statutory restrictions on its use and which you obtained through the internet or extranet or website and hold electronically,</p> <p>A third party's good faith reliance on a hacker's fraudulent use of your encrypted electronic signature, encrypted electronic certificate, email or website where there was a clear intention to cause you loss or obtain a personal gain for the hacker</p> <p>Limit of indemnity £100,000.  Policy excess £500 each claim or loss excluding defence costs  You must take reasonable steps to protect your computer systems and back-up your data</p>	
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**Name of Insurer**

This policy is underwritten by Hiscox Insurance Company Limited, other than in respect of Commercial Legal Expenses where cover is underwritten by DAS Legal Expenses Insurance Company Ltd.

**Your Insurance Adviser**

Alan Stevenson Partnership, 34 Victoria St, Altrincham, Cheshire, WA14 1ET  
Telephone 0844 811 8056  
Email insure@astevenson.co.uk

**How do I make a claim?**

In the first instance you should always contact your insurance adviser, Alan Stevenson Partnership on 0161 928 3991. If this is not possible then you should contact the Hiscox Claims Department on 0870 241 6257 with full details of the loss, including the date, amount and circumstances of the loss.

**Duration of contract**

Insurance contracts normally run for a period of 12 months and your contract period will be clearly shown in your schedule of insurance. If you have chosen cover on a continuous basis, then your policy will continue whilst your Direct Debit payments are kept up to date. 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 or we can cancel the policy by giving 30 days' written notice. We will give you a refund of the premium for the remaining period.

If we have agreed that you can pay us the premium by instalments and we have not received an instalment 14 days after the due date, we may cancel the policy. In this event, the period of insurance will equate to the period for which premium instalments have been paid to us. We will confirm the cancellation and amended period of insurance to you in writing.

**Questions and complaints**

If you have a complaint, please contact your insurance adviser in the first instance if you have one. If your complaint cannot be resolved satisfactorily by your insurance adviser, please contact our Customer Relations Manager: Customer Relations Manager, Hiscox, Hiscox House, Sheepen Place, Colchester CO3 3XL  
Telephone: 0845 213 8777  
Email: [customer.relations@hiscox.com](mailto:customer.relations@hiscox.com)

If you are not satisfied with the way your complaint has been handled, you may ask the Ombudsman to review your case without affecting your statutory rights.