

This insurance has been arranged for Hire a camera.com by Aaduki Multimedia Insurance and is underwritten by Great Lakes Reinsurance (UK) PLC

Aaduki Multimedia Insurance is a trading name of Versatile Insurance Professionals Limited

Authorised and Regulated by the Financial Services Authority

Hire a camera.com is a trading name of Simplysnap Limited

Insurance cover is arranged via Hire a camera.com's own insurance policy and no contract will exist between you and the Underwriters and no inference should be taken that such a contract is in place. When you pay the premium for the cover shown in the Order Confirmation the Underwriters agree to insure you, subject to the terms and conditions contained in this document and the policy (a copy of which is available on-line at www.hirecamera.com)

Summary of Cover

This Summary of Cover forms part of the insurance contract. We have made some assumptions about you and the information recorded in this document is material to our assessment of your eligibility for this insurance extension, the terms and conditions applying to the extension, and the premium payable.

Please check this form immediately. If any of the information is incorrect please call us on 01837 658880 - failure to do so could invalidate the insurance or result in a claim being repudiated.

General Assumptions:

No insurer has declined to accept, refuse to continue, or agreed to continue only on special terms, any insurance for you.

You have not sustained any loss or damage during the last six years which would have been covered by this type of insurance had it been in force or sustained any loss whatsoever from your home or usual business address or from an unattended vehicle during the last six years

You have not been convicted of arson or any offence involving dishonesty (e.g. fraud, theft or handling stolen goods)

You, or any principal in the business or any company in which you have an interest have not been declared bankrupt, the subject of bankruptcy proceedings, or made any arrangements with creditors

The address where the equipment is to be kept overnight is of at which the insurance is of standard construction built of brick or stone with a slate or tile roof.

All ground floor plus any other accessible windows at the address where the equipment is to be kept overnight are secured with a key operated window lock and the final exit doors (and internal doors which lead to other parts of the building which are not under your sole control) are fitted with a five lever mortice deadlock or in the case of double glazed (and/or UPVC and Aluminium doors), are fitted with either a five lever mortice deadlock or locking systems where the lock engages with the frame at more than one point (upon the operation of a single key or handle turn and not independently of each other).

If the value of the equipment hired exceeds £30,000 then an alarm system, installed by and maintained under an annual maintenance contract with a NIS approved installer is in place and that the alarm incorporates the REDCARE method of signalling.

Claims

As Hire a camera.com's own insurance is being extended to cover the equipment while it is in your possession, if there is an incident, you will have to complete a claim form but other than that there will be little, if anything, for you to do.

Hire A Camera will provide notification to us of a claim and will supply to us your full contact details in order that they can collate the necessary information need to progress a claim. You are required to provide to us any assistance reasonably requested of you, and to provide any documentation reasonably requested by us in order to support the claim.

Please note that Underwriters, Insurers and their Agents share information with each in order to prevent fraudulent claims.



HIRE a camera.com

Unit 5, Wellbrook Farm, Berkeley Road, Mayfield, East Sussex, TN20 6EH

Insurance extension for persons hiring equipment under a formal hire agreement with HIRE a camera.com

The Cover

Please note that the following explanation of the covers is only meant to give an overview of the covers available. For definitive information on the covers available the complete policy wordings should be referred to and these are available upon request. Please also note that if you are VAT registered you should not include VAT when calculating the reinstatement/replacement cost of any items.

Cover is for "All Risks" in respect of hired equipment including Theft from vehicle* and Continuing Hire Charges*

The equipment will be insured for replacement up to the replacement value at the time of hire, and only for those items shown in your hire agreement; no cash settlement will be made.

Losses from Unattended Vehicles

Cover for loss or damage as a result of theft or attempted theft from a vehicle not individually attended is subject to:

- 1) the equipment being stored out of sight from the exterior of the vehicle in a locked luggage compartment and/or boot
- 2) all security protections fitted to the vehicle being in full and effective operation
- 3) all windows (including sun roof), are to be left closed
- 4) estate vehicles being fitted with a hard parcel shelf to form a closed off area within the vehicle under which nothing is visible from the exterior of the vehicle
- 5) a maximum sum insured of £10,000 any one loss (or the maximum sum insured under this policy on equipment covered away from the premises – whichever is the lower), unless the vehicle is fitted with a factory installed or professionally installed alarm
- 6) maximum of £15,000 any one loss (or the maximum sum insured under this policy on equipment covered away from the premises – whichever is the lower), where the vehicle is fitted with a factory installed or professionally installed alarm

Excludes cover for loss or damage as a result of theft or attempted theft from a vehicle not individually attended:

- 1) between the hours of 9.00pm to 6am.
- 2) from an unlocked vehicle
- 3) in respect of convertible or soft top vehicles or vehicles of a similar "non enclosed" type
- 4) where there are no signs of violent and/or forcible entry to the vehicle

Continuing Hire Charges

Continuing Hire Charges are covered up to 20% of the value of the equipment you are hiring (maximum of £2500) any one claim so that if, under your hire agreement with Hire A Camera, you are responsible for their loss of hire revenue should an insured event happen to the equipment whilst in your care and they are subsequently unable to hire that out to another customer following your period of hire, you are covered to compensate them for their loss.

Policy Excess

You will be asked to pay the first £150 of each and every claim except for Theft losses from a vehicle not individually attended where you will be asked to pay the first £250.

Security

With crime increasing all the time, it is prudent not only to take out proper insurance, but also to take all reasonable steps to prevent burglary and vandalism. All ground floor plus any other accessible windows at your home address or any other address where the equipment is to be kept overnight must be secured with a key operated window lock and the final exit doors (and internal doors which lead to other parts of the building which are not under your sole control) must be fitted with a five lever mortice deadlock or in the case of double glazed (and/or UPVC and Aluminium doors), are fitted with either a five lever mortice deadlock or locking systems where the lock engages with the frame at more than one point (upon the operation of a single key or handle turn and not independently of each other).

If the value of the equipment hired exceeds £30,000 we ask that the premises (your home address or otherwise) are also protected by an intruder alarm system installed by and maintained under an annual maintenance contract with a NIS approved installer is in place and that the alarm incorporates the REDCARE method of signalling. **Notes about security: A final exit door does not necessarily mean the front door only – it is both front and back doors plus any other exit doors and in the case of flats/units within a building complex it is regarded as the door leading into the individual flat/unit and not any communal entrance exiting out of the building.**

If, whilst staying away from your home address, the address where you are temporarily staying is not secured against forced entry by intruders in accordance with Security Condition stated in this document, you are responsible for the first 25% or £500 of each and every claim whichever is the greater following theft or damage from such an address.

Construction

If, whilst staying away from your home address, the address where you are temporarily staying is not a building built of brick, stone or concrete and roofed with slate, tiles, concrete, metal, asbestos or any other non-combustible material, you are responsible for the first 25% or £500 of each and every claim whichever is the greater following fire, aircraft, lighting, explosion, storm, water damage.

Overnight Camping*

During any period of camping overnight in a tent or trailer or similarly constructed structure, Unattended Vehicle Cover exclusion 1) between the hours of 9.00pm and 6.00am is deleted and that it is a condition of cover that overnight the equipment is left out of sight from the exterior of the vehicle in a locked luggage compartment or boot. At any time, and not just overnight, there is no cover following theft or damage of any equipment from a tent, trailer or other similarly constructed structure whatsoever.

Overnight Caravan/Campervan*

During any period that you staying overnight in a caravan/campervan, Unattended Vehicle Cover exclusion 1) between the hours of 9.00pm and 6.00am is deleted and that it is a condition of cover that overnight the equipment is left out of sight whilst inside the vehicle and that all windows are closed and doors lock and curtains are closed.

*proof of residence on such sites may be requested in the event of a claim and therefore you should obtain receipts from the site clearly showing your arrival and departure dates