



DARWIN CLAYTON (UK) LTD

THE PHOTOGRAPHIC ALLIANCE OF GREAT BRITAIN

- Insurance:** Members Personal Photographic All Risks Cover – 2007 / 2008
- Protection:** Photographic Equipment including Audio Visual, Speakers, Projectors, Binoculars, Video Cameras, Hi-Fi & Transit
- Scheme:** Available to all Members of Affiliated Clubs/Societies through the Federation
- Insurers:** Royal & SunAlliance
- Period:** 1st February 2007 to 31st January 2008
- Policy:** The Master Policy will be in the name of the Photographic Alliance of Great Britain

COVER & PREMIUM

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| £ 500 - £20.58 | £2,000 - £82.33 | £3,500 - £144.07 | £6,000 - £246.98 |
| £1,000 - £41.16 | £2,500 - £102.91 | £4,000 - £164.66 | £7,000 - £288.15 |
| £1,500 - £61.75 | £3,000 - £123.49 | £5,000 - £205.82 | £7,500 - £308.73 |

THE PREMIUM INCLUDES GOVERNMENT INSURANCE PREMIUM TAX @ 5%
SUMS INSURED MUST REPRESENT FULL REPLACEMENT COSTS AT TODAY'S PRICES

- Cover & Excess:** All Risks, which includes loss, theft and damage etc. Excess £100 in respect of each and every incident. Subject to a single article limit of £5,000. Cover excludes theft from unattended vehicles unless out of sight in a locked boot or locked glove box. Excluding Terrorism.
- Area:** UK & Europe, and for an aggregate period not exceeding 30 days in the period of insurance anywhere in the World.
- Description:** The intention of the scheme is to be as simple as possible in its administrative workings. A certificate will be issued annually to participating Clubs. This will state that cover is in force in respect of bordereau submitted by the Club. As a unit of cover is selected it will not be necessary for any member to advise the details of cameras, lenses, etc., but it would be essential in the event of a claim being submitted that proof of ownership was available for inspection by Insurers if required. There is no need for a schedule to be submitted to Insurers on commencement of cover or on subsequent replacement or addition.
- Procedure:** The Club Official should obtain a list of members requiring cover and submit that schedule direct to the Broker together with the premium payable. The Club Official should notify alterations, additions and deletions to the Broker immediately. Premiums with the first six-month period – 100% of annual charge, balance of period (commencing 1st August) at 50% of annual charge. Claims must be notified to the Broker direct. Where applicable the Certificate Number must be advised. Clubs/societies will receive a certificate annually. Members should prepare a schedule of their equipment at commencement and retain receipts and details of all subsequent additions, for their own records. Each year on renewal the cover selected must represent the replacement cost of identical or similar equipment.
- Important Notice:** Any Member applying for Insurance that is not renewal of cover must notify previous insurer and inform detail of claims experience over past three years.

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