



## Imagemaker – Summary of Cover

**Please note that this is a summary of cover only. All cover is subject to the Limits, Terms and Conditions as specified in the Schedule of Insurance and Policy Wording. A copy is available on request.**

**This Insurance Scheme is underwritten by Ageas Insurance Limited. Imaging Insurance is a trading name licensed to Vantage Insurance Services Ltd. (“VISL”) by Niche Insurance Services Ltd. VISL is a subsidiary of Vantage Holdings Limited. VISL is authorized and regulated by the Financial Conduct Authority. VISL is registered in England No. 3441136 Registered office: 5th Floor, 41 Eastcheap, London, EC3M 1DT.**

### **Imagemaker is designed for....**

- Photo and video professionals with studio, retail and office based businesses
- Photo and video professionals and employees with home-based businesses
- Film Processing Labs and Mini Labs
- Photo and video enthusiasts

### **Why Imagemaker could be the best choice for you? Imagemaker is...**

- Designed specifically for photo and video professionals and enthusiasts, and everyone involved in the photo and video industries
- Designed to be customised to meet your requirements
- Easy to take out, with just a phone call and no need to fill out any application forms
- Value for money – Competitive premiums and introductory no claim discounts saves you money right from the start
- Premiums payable by installments
- Secure – Imaging only works with leading Insurers who have excellent claims payment abilities and financial security ratings, and a proven innovative customer orientated approach

The cover provided by Imagemaker is extremely comprehensive and is divided into 9 sections.

### **NB. No Liability emanating from USA or Canada is accepted.**

There follows a brief description of each section of cover

#### **Section 1 – Buildings**

This section is for:

- The buildings at the risk address.
- Garages and outbuildings, if they form part of the property.
- And if you rent your premises, landlord's fixtures and fittings

The cover is for loss, destruction or damage and is for full re-building costs and automatically includes:

- Architects, Surveyors, Consulting Engineers, Legal and other fees, and the costs of demolition, shoring-up, and debris removal.
- Loss of rent normally paid to you if you rent out your home or a part of it

You can choose whether or not to cover accidental damage to the buildings and other parts of your property, but whether you choose to have this cover or not, the following are included automatically:

- Accidental damage to underground pipes and cables.
- Accidental breakage of fixed glass in windows, doors, skylights and conservatories.
- Accidental breakage of fixed glass in fitted cookers and fixed ceramic hobs.

### **Section 2A – Photographic, Video, and home-based Business Equipment, Photographic, Video, and Film Images, and Sound Recordings (at the risk address).**

This section is for Imaging and/or Business Equipment, Photographic, Video, and Film Images, and Sound Recordings.

Special features of the cover include:

#### **Equipment**

- The cover for all equipment is for full replacement costs on a “new for old” basis.
- Cover for accidental damage is automatically included
- The cover for photographic, video and ancillary equipment automatically includes the costs of hiring in alternative equipment until insured equipment is repaired or replaced.

#### **Photographic, Video, and Film Images, Sound Recordings, and Manuscripts**

The cover for Images, Recordings, and Manuscripts contained on film, transparencies, negatives, tapes and computer files, is for:

- The cost of reinstating the insured material equal to its condition when new
- The cost of re-shoot, re-recording, re-creation or re-duplication
- Additional costs incurred in replacing the material from available sources
- An amount equal to the additional costs that would have been required to make good the material where replacement sources are unavailable

### **Section 2B – Photographic, Video and home-based Business Equipment, Photographic, Video, and Film Images, and Sound Recordings (away from the risk address).**

This section is for items taken away from your premises. The property that can be covered and the way the cover works is the same as under Section 2A

Cover for property left in an unattended vehicle (subject to security conditions) is automatically included, and you can choose where you wish the cover to apply, from:

Either:

- Anywhere in the European area or for 60 days during any one period of insurance anywhere within the territorial scope of the policy

Or:

- Anywhere within the territorial scope of the policy

### **Section 3 – Production Insurance**

This section is for the production of photographic and video images, and sound recordings. The cover is for extra expenses incurred as a result of loss or damage to raw film stock and tape, or exposed film or recorded tape.

The cover is extremely comprehensive and includes, for example, losses due to defective film or tape, equipment failure, processing or editing error, theft, fire, flood, or accidental damage. The cover even includes losses due to confiscation, destruction, damage or detention by customs or port or airport security officials, or damage caused by X-ray machines.

The only major exclusions to cover are losses due to:

- Acts of War
- The illness or incapacity of any person
- Pressure waves caused by aircraft
- The insolvency of the insured
- Confiscation due to illegal acts

## **Section 4 – Business Interruption**

Loss or damage to any of your business equipment and property is likely to lead to a loss of income and extra expense. Business Interruption Insurance covers you for loss as a result of an interruption or interference to your business following insured loss or damage to any equipment, property, and productions.

You are automatically covered for lost profits and additional expenses incurred for a period of 12 months following an incident. This can be extended to 24 months if you wish.

## **Section 5 – Business Money**

This section is for money belonging to your business. The cover applies for money at your premises, and anywhere in Great Britain, Northern Ireland, the Channel Islands, and the Isle of Man, in transit, in bank night safes, and in the home(s) of any authorised employees.

## **Sections 6 Public & Products Liability and Employers Liability**

### **Public & Products Liability**

By law you have a responsibility to the Public and all other people that come into contact with you, your employees or your business, and you could be held liable for accidental bodily injury or damage to property arising out of your business activities.

This section provides cover for your legal liability to the public in respect of running your business as an Imagemaker, and cover is automatically included for breaches of the Data Protection Act.

The standard cover is for £1 Million and automatically includes legal and other costs resulting from a claim. The cover can be increased if, for example, you need more cover to meet the requirements of certain locations such as airports and other public places. The cover applies anywhere within the territorial scope of the policy providing any legal action is brought in a court of law within the European Economic Community.

### **Employers Liability**

By law you must insure against your legal liability to pay damages to an employee who suffers illness, injury, or disease arising as a result of their employment by you. This applies to all full-time, part-time, and temporary employees.

This section provides cover for your legal liability to employees in respect of running your business as an Imagemaker.

The cover is for £5 Million and automatically includes legal and other costs resulting from a claim. The cover applies anywhere within the territorial scope of the policy.

## **Section 7 – Professional Indemnity**

This section covers your legal liability for the following:

- Failing to produce work to a professional standard
- Libel and slander
- Breach of copyright
- Breach of confidentiality
- Dishonesty of employees

Additionally the cover extends to include:

- Costs incurred in minimising the consequences of, and rectifying a mistake
- Loss of negatives, prints, transparencies, and films.
- Compensation for Court attendance up to £250 per day

**PLEASE NOTE:** The cover provided by Section 7 Professional Indemnity excludes any claims emanating from business activities as a Journalist and/or Commercial Writer in respect of written or spoken material of whatever nature. A separate policy is available which provides this cover. Please request details if this cover is required.