

Photographers Insurance

For members of the Society of Wedding and Portrait Photographers

Client Reference: DMI/52858VWXY

THE INSURED: Peter Thorp trading as Pete Thorp Photography
BUSINESS: Photography and/or Video Making
PERIOD OF COVER: From: June 15, 2010
To: June 14, 2011
both dates inclusive
THE PREMISES: 7 Woodston Oast House
Woodston
Tenbury Wells
Worcestershire
WR15 8JG

MATERIAL DAMAGE ALL RISKS

Insurer: [Royal & Sun Alliance Insurance plc](#)

In the event of an insured loss, hiring costs up to 15% of the sum insured under Section 2 (maximum of £2000) are covered any one claim (to cover hire charges only and it is not intended to provide insurance on hired equipment).

SECTION 2

Photographic & Video Making Equipment – total amount insured covered at the premises

Out of the total amount insured - maximum covered away from the premises at any one time anywhere in the United Kingdom (plus 60 Days Worldwide)

Amount Insured
£16500
£10000

Computer & Electronic Office Equipment – total amount insured – total sum insured covered at the premises

Out of the total amount insured - maximum covered away from the premises at any one time anywhere in the United Kingdom (plus 60 Days Worldwide)

Amount Insured
£3000
£3000

£250 excess each and every claim or in the case of mobile telephones (if insured), £50 each and every claim except for Theft losses from a vehicle not individually attended where the excess will be 7.5% of each and every adjusted claim subject to a minimum of £250 and for Buildings (if insured), where the excess for subsidence, ground heave or landslip is £1000.

EMPLOYERS' LIABILITY, PUBLIC AND PRODUCTS LIABILITY

Insurer: [Royal & Sun Alliance Insurance plc](#)

Public Liability Limit of Indemnity	£2 million any one occurrence but unlimited in any one period of insurance
Products Liability Limit of Indemnity	£2 million any one occurrence and in total any one period of insurance
Employers' Liability Limit of Indemnity	£10 million any one occurrence but unlimited in any one period of insurance
Territorial Limits	European Union
Conditions.	£250 Third Party Property Damage excess

PROFESSIONAL INDEMNITY INSURANCE

Insurer: [Royal & Sun Alliance Insurance plc](#)

Professional Indemnity Limit of Indemnity	£75000 any one occurrence and in total any one period of insurance
Territorial Limits	Worldwide excluding work carried out in the United States of America and/or Canada or actions instituted within the United States of America and/or Canada or any other territory coming within the jurisdiction of the United States of America and/or Canada.
Policy Excess	£100 excess each and every claim except for claims made under the First Party Extension where the excess will be £250
Retroactive Date	June 15, 2009

**Pete Thorp (Photography) is a
Registered Member of the
Event Photographer Society(EPS)**