

# Photographers Scheme Schedule

Your Client Reference: DMI/84951ZZ01

Thank you for purchasing this combined insurance package (the Package), consisting of a PUBLIC AND PRODUCTS LIABILITY, PROFESSIONAL INDEMNITY, AND LEGAL HELPLINE Insurance Policy through Aaduki Multimedia Insurance. Each Policy has its own Policy Definitions, Policy Conditions, Claims Conditions, Extensions, Exclusions and Claims Notification Conditions that apply to it. The terms for one Policy shall not apply to any other Policy within this Package. The Policy Wording for each Policy is as shown below.

Your Schedule and Proposal are a record of the information that You have supplied to Us and the cover You have chosen. Each Policy within this Package is a separate legal contract so it's important that You read through all the details, together with any applicable Policy Wordings, to make sure everything is correct and that the cover meets Your requirements. If it does not please inform Aaduki Multimedia Insurance immediately. You should read this Schedule in conjunction with Your Policy Wording. It is essential that You read all the clauses applying to Your Policies as these contain information that may affect Policy cover.

## Definitions:

You, Your or Insured where stated in any document is defined as per the definition shown in any Policy Wording. Us, We, or Our stated in any document means the Insurer or Underwriter shown in any Policy Wording. Policy means the contract of insurance (the Policy) of any insurance within this Package.

This scheme is arranged by Versatile Insurance Professionals Limited trading as Aaduki Multimedia Insurance and underwritten by Royal and Sun Alliance Insurance plc other than the Legal Helpline section which is underwritten by Brit Syndicate 2987 at Lloyd's..

Coverages included as follows:

Section	Insured?	Policy Number	Policy Wording Code
Material Damage	No	Not Insured	Not Insured
Money	No	Not Insured	Not Insured
Business Interruption	No	Not Insured	Not Insured
Public/Products Liability	Yes	RKK868566/DMI/84951ZZ01	RSACL011106
Employers' Liability	No	Not Insured	Not Insured
Professional Indemnity	Yes	RKK868551/DMI/84951ZZ01	RSAPVEPI011106
Accident In Work	No	Not Insured	Not Insured
Legal Expenses	No	Not Insured	Not Insured
Legal Helpline	Yes	507975/DMI/84951ZZ01	Not Applicable

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**THE INSURED:** Jason Rowden trading as Jay Rowden Photography

**BUSINESS:** Photography and/or Video Making

**ANNUAL TURNOVER:** £60000

**PERIOD OF INSURANCE:** From: April 5, 2016  
To: April 4, 2017  
both dates inclusive

**THE PREMISES:** 4 Kingscliffe Gardens  
London  
SW19 6NR

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In witness whereof this Certificate has been signed at the place stated and on the date specified in the Schedule by:

Authorised Signature  .....

Dated in Okehampton on April 21, 2016.

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## MATERIAL DAMAGE INSURANCE

Material Damage	<b>SECTION 1 – Not Insured</b> <b>SECTION 2 – Not Insured</b> <b>SECTION 3 – Not Insured</b>
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## LIABILITY INSURANCE

Employers' Liability	<b>Not Insured</b>
Public Liability	<b>Insured - Limit of Indemnity</b> £2,000,000 any one event
Products Liability	<b>Insured - Limit of Indemnity</b> £2,000,000 all events happening during any Period of Insurance in respect of products supplied
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 Courts of the United States of America and/or Canada
Applicable Courts	European Union
Policy Excess	£250 Third Party Property Damage

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## PROFESSIONAL INDEMNITY INSURANCE

Professional Indemnity	<b>Insured - Limit of Indemnity</b> £75,000 each and every claim and in the aggregate
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 Courts of the United States of America and/or Canada
Applicable Courts	United Kingdom
Retroactive Date	Excluding any claim or loss otherwise failing for indemnity under this Policy where the cause of such claim or loss occurred or was alleged to have occurred prior to April 5, 2013
Policy Excess	£100 of each and every claim

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## ACCIDENT IN WORK INSURANCE

Accident In Work	<b>Not Insured</b>
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## LEGAL EXPENSES INSURANCE

Legal Expenses	<b>Not Insured</b>
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## LEGAL HELPLINE INSURANCE

Legal Helpline	<b>Insured - Scope of Cover</b> Provision of legal and tax advice helpline and counselling assistance helpline services. Use of these services do not constitute the reporting of a claim and there is no cover for Legal Expenses whatsoever
Operative Covers	Business Legal & Tax Advice Helpline                      0333 000 7857 Counselling Helpline    0333 000 2082  <b>Legal &amp; Tax Advice</b> The legal advice helpline is available 24/7. The advice covers business legal matters within EU laws and UK tax advice is also available between the hours of 9.00am and 5.00pm Monday – to Friday (except bank holidays). The only cost to you is a standard rate call. Queries will be dealt with by a suitably qualified specialist experienced in handling a range of legal and tax related matters.  <b>Counselling Assistance</b> If an employee needs confidential help and advice, our counsellors are available 24 hours a day, 365 days of the year to provide support over the phone on any matter that is causing upset or anxiety, from gambling to bereavement.

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MINIMUM AND DEPOSIT PREMIUM	£146.50
INSURANCE PREMIUM TAX	£14.19
ADMINISTRATION FEE	£0.00
TOTAL PAYABLE	£160.69

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## **WARRANTIES/CONDITIONS APPLICABLE TO THIS INSURANCE**

As per Policy Wording plus:

These are not listed in any order of importance and are in addition to all other terms and conditions specified in the Policy Wording.

### **Other Terms**

This insurance Policy does not extend to include the use of any Unmanned Aerial Device (UAV), Drone or any other aerospace or flying device and/or machine whatsoever. This insurance Policy does not extend to include Aerial or Underwater activities whatsoever.

This insurance Policy is for the Insured's activities as a Photographer and/or Video Maker and for no other activities whatsoever.

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