

Towergate Camerasure

your vision our focus

Our name is no accident. For more than 20 years Towergate Camerasure has provided reassuring financial protection, and specific insurance solutions, for Professional Photographers and Videographers. We also take care of multimedia companies and amateur photographers.

Look through the lens to see what we do:

- ✓ Professional photographers and videographers benefit from bespoke Commercial Combined programs
- ✓ Accidental loss and opportunist theft not requiring visible signs of forcible $\&$ or violent entry $\&$ or exit - included
- ✓ Theft from unattended motor vehicles
- ✓ Theft from Premises
- ✓ Professional Indemnity Insurance
- ✓ Hired in equipment
- ✓ Equipment covered in the hold of aircrafts.
- ✓ Elevated / mast / underwater Photographers / Videographers
- ✓ Commercial Combined Insurance for:
 - Studios
 - Picture Libraries
 - Processing Laboratories
 - Video Production companies
 - Multimedia companies
- ✓ Amateur and Semi-Professional photographers benefit from "All Risks"
- ✓ Delegated authority to act on behalf the insurer for:
 - New Business quotes
 - Policy issue
 - Renewals and Adjustments
 - In-House Claims Handling authority on behalf of Aviva up to £20,000. The insurer handles all claims above this limit and claims for Liability $\&$ Professional Indemnity. Claims arising from the use of unmanned aerial systems (commonly known as Drones) are handled by a leading Lloyds aviation insurer.

Easy to do business with:

Our Delegated Authority Scheme builds strong relationships and helps you do more for your clients and for you too.

Drones policies are insured by a leading Lloyds aviation insurer.

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New Business Team: **01489 770 340**
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Towergate Camerasure

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The scheme currently won't cover the following under its standard wording:

- ✗ Incidents in countries to which the Foreign $\&$ Commonwealth Office (FCO) advise against travel
- ✗ Terrorism / War
- ✗ Wear $\&$ Tear
- ✗ Mechanical / Electrical Breakdown
- ✗ Employee Dishonesty
- ✗ Height work exceeding 10mtrs
- ✗ Underwater work exceeding 10mtrs



Professional Product:

- ✓ Cover in the UK & up to 90 days Europe and World-wide
- ✓ Equipment (inc' Accidental damage/Loss/Theft)
- ✓ Employer's Liability £10m
- ✓ Public & Products Liability from £2m up to £10m
- ✓ Business Interruption
- ✓ Professional Indemnity
- ✓ Theft from Unattended Vehicles
- ✓ Business Money
- ✓ Legal Expenses – inc' defence costs, VAT & Inland Revenue Tax Investigation
- ✓ Recovery of data
- ✓ Archived Records
- ✓ Business Money
- ✓ Re-shoot Costs
- ✓ Exhibition stock & material
- ✓ Hire of equipment in the event of a claim

Excesses for UK Professional Policies:

- Property claims £150. except:
- Mobile Phones £80
- Laptop & Theft from Unattended Vehicles £300
- Subsidence, Heave and Landslip £1000
- Stand Alone Professional Indemnity £150
- Stand Alone Public Liability £150

Semi-Professional Product:

Eligibility criteria:

- ✓ Alternative full-time occupation outside the Photography / video / multimedia industry
- ✓ Maximum £12k equipment cover
- ✓ Maximum £15k turnover from Photography and Videography activities

Cover:

- ✓ In the UK & up to 45 Days World-wide
- ✓ Equipment (inc' Accidental Damage / Loss / Theft)
- ✓ Public Liability £1m
- ✓ Theft from Unattended Vehicles (between the hours of 6am & 9pm) limited to £5,000

Excesses semi Professional UK:

- Property claims £250 except:
- Mobile Phones £80
- Laptop & Theft from Unattended Vehicles £350
- Subsidence, Heave and Landslip £1000

We also offer standalone Public Liability:

Short Period or Annual policies.

You can choose to include Professional Indemnity:

As part of the main policy or on a stand-alone basis

Amateur Product:

Eligibility criteria:

- ✓ No income derived from Photography / Videography or multimedia. This policy is for the keen enthusiast or hobbyist.

Cover:

- ✓ In the UK & up to 45 Days World-wide
- ✓ Equipment (inc' Accidental Damage / Loss / Theft)
- ✓ Theft from Unattended Vehicles (between the hours of 6am & 9pm) limited to £5,000

Excesses Amateur UK:

- Property claims £150. except:
- Mobile Phones £80
- Laptop & Theft from Unattended Vehicles £300
- Subsidence, Heave and Landslip £1000

Irish Republic – we provide a euro based policy

For Professionals & Semi Professionals / Equipment / Liability / Business Interruption / Professional Indemnity.

Excesses for EU Policies - Euro:

Professional EU:

- Property claims €200 except:
- Mobile Phone €80
- Laptop & Theft from Unattended Vehicle claims €450
- Subsidence, Heave and Landslip €1000

Semi Professional EU:

- Property claims €350 except:
- Mobile Phone €80
- Laptop & Theft from Unattended Vehicle claims €500
- Subsidence, Heave and Landslip €1000

EU standalone Professional Indemnity – Excess €200

EU standalone Public Liability – Excess €200

Optional Commercial Drone Cover:

Otherwise known as unmanned aerial systems (UAS) used commercially for professional photography, film and media.

- ✓ A specialist aviation policy and claims service meeting CAA requirements and EU regulation EC785/2004
- ✓ Cover is provided for the drone itself, it's detachable payload and aviation liability

