PHOTOGRAPHY
& MEDIA NETWORK

CONDITIONS AND ENDORSEMENTS

sharrocks
the insurance people

The wording below summarises the endorsements currently shown on the member confirmation.

Reasonable Precautions and Maintenance of Property

It is a condition precedent to the liability of underwriters that you must:
1. Maintain all equipment in a continuous good state of repair and in full working order in accordance with manufacturer's instructions and servicing requirements.
2. Conduct your business in a lawful manner, complying with all legal requirements and safety regulations.
3. Keep a record of all purchases and sales.

Promoter / Organiser Exclusion

No indemnity will be provided under this policy for claims arising from any event in which the insured is acting as either promoter or organiser.

Personal Service Companies Inclusion Clause

Entitlement to cover is restricted to individual members and any personal service limited company of an insured member, provided that the member is the majority shareholder and the sole director and employee of that company.
No cover applies to any other commercial or charitable organisation, however constituted.

UK Members Only

Only assureds normally resident in Great Britain, Northern Ireland, the Channel Islands or the Isle of Man are entitled to indemnity under this policy.

Membership Policy - Period of Insurance Amendment Clause

For an insured member purchasing or renewing membership during the period of insurance stated in the schedule, the policy extends to provide cover until the expiry date of their membership, provided that:
i) the member remains eligible for insurance under the terms of their membership; and
ii) the membership period commences during the period of insurance and is for a maximum duration of 12 months.

Professional Services Exclusion

No indemnity or benefit is provided for legal liability arising out of professional duty or wrongful or inadequate advice, whether a fee is charged or not.

Aerial and Underwater Filming Exclusion

No indemnity or benefit is provided for legal liability directly or indirectly resulting from or in consequence of work involving aerial or underwater filming or photography.

Abuse Exclusion

No indemnity or benefit is provided under the Public Liability section for legal liability directly or indirectly arising from abuse.

Insurance Arranged by:	We trust this provides sufficient evidence of insurance. Should you have any queries or require any further information, please do not hesitate to contact us and we will be happy to assist. Insurance Arranged by: Sharrocks, Watsons' Mill, Ride's Passage, High Street, Sheerness, Kent ME12 1UD &Tel: 01795 580800; E-mail: enquiries@sharrock-insurance.com &Sharrocks are authorised and regulated by the Financial Conduct Authority