



Terms & Conditions:

As a general policy, we do not offer refunds on memberships.

This is because membership includes insurance that is arranged for the full policy term from the date your cover begins. Unfortunately, we have experienced situations where members have joined solely to obtain proof of insurance for a single event and then requested a refund shortly afterwards. Once cover has been arranged, we remain responsible for the associated costs, even if the membership is cancelled.

For this reason, all memberships are non-refundable. We recommend ensuring the membership is suitable for your needs before completing your purchase. If you have any questions before joining, we're always happy to help.

STATEMENT OF FACT - Combined Liability – The Photography & Media Network Member Policy
This Statement of Fact is the record of information provided to Us by Your insurance advisor on Your behalf and in conjunction with the Policy Document, Important Information Documentation and Policy Schedule.

Please take care to review all documentation to ensure that the information provided accurately reflects Your circumstances and that the cover provided suits Your requirements. You should pay particular attention to any terms Conditions limits and Exclusions including Endorsements which may require You to take action.

You confirm that You have answered the questions to the best of Your knowledge and belief and that You have fairly presented the risk to Us. It is very important that You check that the information is accurate and complete and includes all circumstances that might affect Our decision to insure You or the terms upon which such insurance is given. If it is not, please contact Your insurance advisor.

Failure to disclose all relevant facts fully and accurately may invalidate Your Policy or affect the amount We pay You in the event of a claim. If You are unsure whether certain facts are relevant You should disclose them to Your insurance adviser.



Terms & Conditions:

The following are statements provided about You

General Declaration

Neither You or any principal partner director or shadow director involved in Your Business has ever:

been convicted or charged with (but not yet tried) or given an Official Police Caution in respect of any criminal offence other than a motoring offence or an offence that is now considered "spent" under the current Rehabilitation of Offenders Act

TRUE

been convicted of, charged (but not yet tried) with or officially cautioned for a breach of any Health and Safety or Welfare or Environmental Protection legislation

TRUE

been disqualified under The Company Directors Disqualification Act 1986 from holding a company directorship

TRUE

had an insurance proposal declined, renewal refused, insurance cover cancelled or special terms applied

TRUE



Terms & Conditions:

been involved or associated with the management of any Company Partnership or Business with an administrator liquidator or a supervisor or nominee under a voluntary arrangement or any compromise or arrangement with creditors whether formal or informal

TRUE

been served with a prohibition or improvement order under health and safety legislation

TRUE

had a county court judgement awarded against them

TRUE

Claims :

There have been no claims in the past five years outside of your membership to The Photography & Media Network

TRUE

Liability

no work is undertaken away from the premises involving the use of heat, including welding or cutting equipment

TRUE

there is no sale, process, treatment, repair or other work undertaken on any products exported to USA or Canada

TRUE

no employees reside or work outside of Great Britain, Northern Ireland, the Channel Islands or the Isle of Man

TRUE

no work is undertaken in or around aircraft or airports

TRUE



Terms & Conditions:

no work is undertaken in or around collieries, mines, chemical works, gas works, oil refineries, power stations, offshore installations or bulk oil petrol gas or chemical storage tanks or chambers.

TRUE

no work is undertaken in or about railways

TRUE

no work is undertaken in or about canals, viaducts, bridges, tunnels, ships, docks, piers, wharves, breakwater, sea walls,

TRUE

no work carried out involving exposure to radioactive substances or devices

TRUE

You do not hold now and have never held an asbestos removal licence in the last 10 years

If You or Your employees come into contact with asbestos or asbestos containing materials, work will cease immediately and a licenced sub-contractor will be engaged to deal with such material

TRUE

Whenever work is carried out by bona fide subcontractors You obtain documentary evidence that such subcontractors have in force public liability insurance providing a limit of liability not less than £5,000,000 or that provided by Your current policy whichever is the lower and that the subcontractors' policy covers the work to be undertaken and cover is in force for the duration of such work

TRUE

Your main role or occupation in relation to this business and this policy is that of a DJ or Photobooth Operator

TRUE



Terms & Conditions:

You and your business do not earn in excess of £150,000 per annum and wages not exceeding £50,000

TRUE

Identity of Insurers:

Your policy is administered by Pardus Underwriting Limited a Managing General Agent and Underwritten by Accelerant Insurance UK Limited, One Fleet Place, London England, EC4M 7WS.

Sharrocks Insurance Services Ltd.
High Street, Sheerness,
Kent ME12 1UD
01795 580 800
enquiries@sharrock-insurance.com
www.sharrockinsurance.co.uk

Authorised and Regulated by the Financial Conduct Authority Sharrock Insurance Services Ltd Registered Address: Company No. 6842697 Managing director: Alan Doucy