

Video Makers Scheme Schedule

All Sections Underwritten by Hiscox Insurance Company Limited
Policy Number: HUPI6/1695047/DMI53991ZZ01

THE INSURED: Cyril Fox trading as Video Me
ADDITIONAL INSURED: There are no additional Insureds on this policy
PERIOD OF COVER: From: November 15, 2014
To: November 14, 2015
both dates inclusive
BUSINESS: Video Making and/or Photography
ANNUAL ESTIMATED TURNOVER: €50000
THE PREMISES: 1 Carrigmore Drive, Aylesbury, Tallaght, Dublin 24, Republic of Ireland

MINIMUM AND DEPOSIT PREMIUM €810.00
INSURANCE PREMIUM TAX €40.50
ADMINISTRATION FEE €40.00
TOTAL PAYABLE €890.50

PROFESSIONAL INDEMNITY INSURANCE

Wording Ref: pi for Photographers & Video Makers 5898 11/07

Limit of Indemnity €150,000 each and every claim excluding defence costs
Geographical 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
Retroactive Date November 15, 2009
Excess €150 each and every claim excluding defence costs

PUBLIC AND PRODUCTS LIABILITY INSURANCE

Wording Ref: WD-HSP-UK-AAD-GL(1)

Public & Products Liability **Covered**
€7,000,000 each and every occurrence, defence costs in addition other than pollution and for products to which a single aggregate policy limits including defence costs applies
Geographical 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
Excess €300 each and every occurrence for Property Damage only
Special Limits Criminal Defence costs - €130,000 in the aggregate including costs
Court Attendance costs – Directors (per day) - €300
Court Attendance costs – Employees (per day) - €150
Pollution Defence - €130,000 in the aggregate including costs

EMPLOYERS' LIABILITY INSURANCE

Wording Ref: WD-HSP-UK-AAD-EL(1)

Employers' Liability **Covered**
€15,000,000 each and every occurrence including defence costs unlimited during the period of insurance
Geographical 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
Excess €Nil
Special Limits Criminal Defence costs - €130,000 in the aggregate including costs
Court Attendance costs – Directors (per day) - €300
Court Attendance costs – Employees (per day) - €150
Terrorism - €6,500,000 in the aggregate including costs

PROPERTY INSURANCE

Wording Ref: PYC Portfolio (4)

Property – Contents (at your premises – in addition to property away)

Description	Geographical Limits	Amount Insured
Film Editing & Related Equipment	Premises Only	€10000
Special Limits	Amount Insured	
Single Article Limit	€4000	
Contents kept at your home	€33000 or 10% of the Amount Insured, whichever is the less	
Contents temporarily elsewhere including whilst in transit	€33000 or 10% of the Amount Insured, whichever is the less	
Excess	€275 each and every loss	

Property – Contents (away from your premises)

Description	Geographical Limits	Amount Insured
Photographic & Video Making Equipment	Worldwide	€22000
Special Limits		
Single Article Limit	€4000	
Cover for hire charges (with prior approval)	15% of the total Amount Insured with a €300 limit	
Excess	€275 each and every loss except for Theft losses from a vehicle not individually attended where the excess will be €400 each and every loss	

Endorsements

Contents Temporarily Elsewhere:

We will not make any payment when such property is temporarily outside the Republic of Ireland unless it is in **your** care, custody or control at all times or otherwise secured in a locked hotel room or safe, or other similar securely locked room or building.

Care of Equipment :

it is a condition of the policy that **you** must take all reasonable precautions for the safety of **your** equipment. **You** will be regarded as being in breach of this condition if **you** leave **your** equipment unattended in a public place such as, including but not limited to a railway station, beach, hotel foyer, sports ground, etc. Similarly, if **you** fail to use a neck strap when taking photographs or filming in difficult circumstances – including, but not limited to, over water, from a height, etc.

Unattended Vehicle Cover:

Cover for loss or damage as a result of theft or attempted theft from a vehicle not individually attended is subject to:

- 1) the equipment being stored out of sight from the exterior of the vehicle in a locked luggage compartment and/or boot
- 2) all security protections fitted to the vehicle being in full and effective operation
- 3) all windows (including sun roof), are to be left closed
- 4) estate vehicles being fitted with a hard parcel shelf to form a closed off area within the vehicle under which nothing is visible from the exterior of the vehicle
- 5) a maximum amount insured of €7000 any one loss (or the maximum amount insured under this policy on equipment covered away from the premises – whichever is the lower), unless the vehicle is fitted with a factory installed or professionally installed alarm
- 6) maximum of €20000 any one loss (or the maximum amount insured under this policy on equipment covered away from the premises – whichever is the lower), where the vehicle is fitted with a factory installed or professionally installed alarm

We will not make any payment for loss or damage as a result of theft or attempted theft from a vehicle not individually attended:

- 1) between the hours of 9.00pm and 6.00am
- 2) from an unlocked vehicle
- 3) in respect of convertible or soft top vehicles or vehicles of a similar "non enclosed" type
- 4) where there are no signs of violent and forcible entry to the vehicle

Unaccompanied Transit:

We will not make any payment for **contents** whilst in transit:

- a) by post, courier or similar means where such service is provided and operated by an independent third party where **you** do not accompany them
- b) by air, unless such **contents** are;
 - 1) packed in sturdy carry cases when stowed in the hold of an aircraft; and
 - 2) accompanied by **you** at all times other than when the **contents** are in the custody and control of the airport operator or their agents.

Scratches:

We will not make any payment for scratches to lenses, glass showcases, glass shelves, mirrors or sanitary fixtures and fittings or other equipment in the absence of any **damage**.