



## Commercial Combined Master Renewal Schedule

Welcome to RSA.

You should read this Schedule in conjunction with your Policy Wording.

These details are a record of the information provided to RSA. It is also essential that you read all of the clauses applying to your quotation as these contain important information that may affect your Policy cover.

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**Master Policy Number: RKK909414**

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### Your Details:

Policyholder: See Policy Level Operative Endorsement Memo 1

Policyholder's Address: C/O Darwin Clayton (UK) Ltd  
Darwin House  
20 Mount Ephraim Road  
Tunbridge Wells, Kent, TN1 1ED

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### Your Policy Dates:

Period of Insurance: 01/02/2014 to 31/01/2015

Renewal Date: 1<sup>st</sup> February 2015

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In choosing this product and the level of cover you have not received any personal recommendations from RSA.

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Royal & Sun Alliance Insurance plc (No. 93792).

Policy Number: RKK909414

Registered in England and Wales at St Mark's Court, Chart Way, Horsham, West Sussex, RH12 1XL.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

For your protection, telephone calls will be recorded and may be monitored.

**Occupation:** See Policy Level Operative Endorsement Memo 2

### Property Insured

Item	Sum Insured
Buildings	£ [REDACTED]
Club Property	£ [REDACTED]
Property In Trust	£ [REDACTED]
Prints & Transparencies	£ [REDACTED]
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Total sum insured	£ [REDACTED]

### Policy Level Operative Endorsements

#### Memo 1 – Policyholder

The Photographic Alliance of Great Britain and Affiliated Federated Unions and Associations and any member of the Photographic Alliance of Great Britain who has applied and been accepted for Insurance.

#### Memo 2 – Occupation/Business

1. Association Governing Body
2. The Management of a Camera Club including meetings social events exhibitions and outings details of which have been lodged with The Federation.
3. Property Owners.

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### Operative Endorsements in respect of Property Damage

Item 1 I) All property other than Buildings Jewellery Negotiable Bonds Money and the like  
The Property of the Policyholder kept in either

- A) Members Private Dwellings or
- B) Club Premises

Sum Insured as declared to the Company

Maximum any one Club £18,375

II) Property hired to or loaned to the Policyholder and kept in either A) or B)

Subject to a Single Article Limit of £1,000

Maximum Sum Insured £3,000

Policyholder's Contribution of £100 each and every loss

Item 2 The Policy is extended to include

Prints and slides at exhibitions throughout the United Kingdom the Property of Members of the Photographic Alliance of Great Britain and on loan to Exhibitions organised by The Photographic Alliance of Great Britain

The Maximum number at any one Exhibition 300

The Maximum Liability any one print or slide £10

The Maximum Liability for Item 2 shall mean the cost of the film and developing and printing and not any additional costs in taking the picture.

The Insurance by Item 2 applies to Member Clubs whose detail is lodged with the Company.

Item 3 The policy extends to cover

I) Cash the property of the Policyholder limit of liability any one loss per member club £200

II) Unused film the property of the Policyholder limit of liability any one loss per member club or federation £250

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## **Exclusions**

Stunt Aerial or Underwater Photography

The Company shall not be liable for loss of or damage to insured property whilst being used in connection with Stunt Aerial or Underwater Photography.

Unattended-Unlocked Vehicles

The Company shall not be liable for loss of or damage following Theft of insured property whilst in an unattended-unlocked vehicle unless out of sight in a locked boot or a glove compartment.

## **Policyholder's Contribution**

A Policyholder contribution of £250 applies to each and every loss and a Policyholder contribution of £1000 in respect of Subsidence.

## Liability Insurance

### Section 2

### Limit of Indemnity

#### Public / Products Liability

Any one Event

£ [REDACTED]

All Events happening during any Period of Insurance in respect of product supplied

£ [REDACTED]

All incidents considered by the Company to have occurred during any Period of Insurance in respect of pollution or contamination of buildings or other structures or of water or the land or of the atmosphere

£ [REDACTED]

**If there are any additional Clauses applicable to Public/Products Liability Insurance, these are shown below**

### Section 3

#### Legal Defence Costs

#### Limit of Indemnity

##### Part B

The total amount payable by the Company in respect of all costs and expenses arising out of all claims during any Period of Insurance

£ [REDACTED]

**If there are any additional Clauses applicable to Legal Defence Costs Insurance, these are shown below**

#### Liability Section Operative Endorsements

Abuse – Additional Definition applicable to Liability Insurance

Abuse shall mean

A) Acts of hurting or injuring mentally or physically by maltreatment or ill-use

B) Acts of forcing sexual activity rape or molestation or

C) Repeated or continuing contemptuous coarse or insulting words or behaviour

Additional exclusion applicable to Section 2 of Liability Insurance

12 arising from abuse

Limit of Indemnity

The limit of Indemnity applicable per Club shall be as detailed on the Certificate issued by the Broker and not as stated herein