

Artinsure Underwriting Managers PTY Limited Insurance for the Enthusiast Photographer - Proposal Form -





COVER SUMMARY

The policy has been designed to meet the needs of the Enthusiast Photographer. In accordance with the terms and conditions within the policy we will insure you against accidental damage to or theft of your Insured Property. We will also insure you for losses arising under the additional sections should you require. We will insure you during the period of insurance for which we have accepted your premium. We will do this so long as you have paid your premium and all the terms and conditions of the policy are complied with.

The policy is underwritten by The Hollard Insurance Company Ltd

Before any question is answered please read carefully the declaration at the end of this proposal which you are required to sign. Please answer all questions in full. Tick Yes/No boxes and initial the bottom of each page in the grey shaded box provided. Please note that if the space provided is insufficient for your answer there is further space provided at the end of the proposal form.

POLICYHOLDER DETAILS			Inception Date:		
Name:		ID Number			
Percentage of income derived from Professional Photography %					
Physical Address of items to be insured (premises):					
			Code:		
Postal Address:					
			Code:		
Tel. No. :	Fax No.:	E-mail:			
Broker:	Please list any relevant association memberships				

AMOUNTS TO BE INSURED (Refer to the policy wording)	ZAR
COVER OF PROPERTY WORLDWIDE	
Total Value of Specified Property Insured (Property including but not limited to camera, video and computer equipment, lighting and props. Please provide a list of each item)	
Total Value of unspecified Property Insured (Property including but not limited to camera, video and computer equipment, lighting and props.	5000
EXTENTIONS - The following are automatically included up to the specified amounts. These	ZAR
can be increased at an additional premium. Please specify should you want to increase them.	
Accidental damage to or theft of Your Portfolio (Your collection of photographic prints and laminates but only for the value of the materials together with the cost of re-duplicating or re-laminating and re-printing but not for the value to You of the information contained therein)	10 000
Accidental damage to or theft of Your Film Stock (Including, but not limited to the collection of Photographic Transparencies, Disks, Digital Images or Imagery, Negatives or Prints (either complete or in the process of completion), all belonging to You or for which You hold yourself responsible)	10 000
Hire of equipment	10 000
Accidental damage of to or theft of your capture media	10 000
X - Ray Scanning	10 000
Processing Loss	10 000
Deterioration of capture media	10 000
Unwitting Handling of stolen photographic equipment	10 000



Is the property fully walled with a complete and stable wall? How high is the wall? What types of deterrent toppings are there on the wall? If it is electric is it linked to the alarm system?	No ters No No No
What types of deterrent toppings are there on the wall?	No
If it is electric is it linked to the alarm system?	
If it is electric is it linked to the alarm system?	
] No
Do opening windows have bars?	
If no which ones?	
Do the windows have any additional locks or covers	No
Are there any sliding or louver windows?	No
If yes what protection do they have?	
Do any non opening windows have bars?	No
If yes which ones?	
Do you have controlled entry by way of a buzzer system on the door through which clients enter? \Box Yes] No
Do all exterior doors have security gates?	No
If no which ones do not have security gates.	
Are the premises protected by an alarm system	No
Is the alarm system linked to an armed response company?	No
Is the alarm system a siren only?	No
Who fitted the alarm system?	
When was the alarm system fitted?	
Is the alarm system activated by fixed panic buttons	No
Is the alarm system activated by remote panic buttons	No
Is the alarm system activated by passive infra red sensors?	No
Is the alarm system activated by contact sensors?	No
Is the alarm system activated by glass break detectors?	No
Is the alarm system fully operational?	No
Is there an alarm back up battery	No
Is the alarm tested regularly	No
Is an alarm activation report available?	No
Does the alarm protect all areas containing the insured items?	No

Please note that we may decide to perform a survey at the insured premises at our cost.



PREVIOUS INSURANCE, LOSSES AND OTHER INFORMATION							
Name of previous insurers and brokers including dates:							
Date of expiry	of previo	ous policy					
Has any insurer declined to accept, cancelled, refused to continue or agreed to continue only on special terms any insurance for the proposer or any other person to whom this insurance would apply?					☐ Yes	□No	
If yes please	provide d	etails here					
	ng the las				, sustained any loss or this type of insurance	☐ Yes	□No
If Yes, state:	(a) appro	ximate date of each	n loss or damaç	ge			
	(b) circur	(b) circumstances and amount of each loss or damage					
	(c) with v	vhom the property v	was insured				
Have you, or any other person residing with you, ever been convicted of arson or any offence involving dishonesty, e.g. fraud, theft or handling stolen goods?				☐ Yes	□No		
If Yes, give de	etails						
Is there any other factors affecting this insurance of which you are aware?					☐ Yes	□No	
If Yes, give details							
		,	ADDITIONAL IN	NFORMATION			
If you have be	en unabl	e to complete your					
response to any of the above questions in							
the space provided, please							
use this space.							



DECLARATION

You must read this before signing below.

To the best of my knowledge and belief the information provided in connection with this proposal is true and I have not withheld any material facts. I understand that non-disclosure or misrepresentation of a material fact will entitle underwriters to avoid this insurance. (A material fact is one likely to influence acceptance or assessment of this proposal by underwriters. If you are in any doubt as to whether a fact is material or not you must disclose it.) I understand that the signing of this proposal does not bind me to complete the insurance but agree that, should a contract of insurance be concluded, this proposal and the information provided in connection with it forms the basis of the insurance and will be relied upon by the insurers in deciding whether to accept this insurance.

By signing this Proposal Form I consent to you using the information that you may hold about me for the purpose of providing insurance and handling claims, if any, and to process sensitive personal data about me where this is necessary. I understand and accept that this may mean that you have to give some details to third parties involved in providing insurance cover. These may include insurance carriers, third-party claims adjusters, fraud detection and prevention services, reinsurance companies and insurance regulatory authorities. Where such sensitive personal information relates to anyone other than myself, you must obtain the explicit consent of the person to whom the information relates both to the disclosure of such information to you and its use by yourself as set out above. The information provided will be treated in confidence. I have the right to apply for a copy of your information and to have any inaccuracies corrected.

In terms of policyholder protection legislation, it is an offence for anybody other than the proposer to sign a proposal form and it is hereby brought to my attention that I should not sign any blank or partially completed forms.

I hereby warrant that I am duly and properly authorised to sign this Declaration and Proposal Form for and on behalf of the Proposer

Auth	orised signature of proposer	Date	

Complaints

Any enquiry or complaint You may have regarding Your Policy, or a claim notified under Your Policy may be addressed to the broker acting on Your behalf or directly to Artinsure at:

Postal address: PO Box 87419, Houghton, 2041

Telephone number: 0861 111 096 Fax: 0866 780 333 Email: complaints@artinsure.co.za

If You are not satisfied with the way the complaint has been dealt with You may ask Hollard Insurance Partners to review Your case at:

Postal address: PO Box 87419, Houghton, 2041

Telephone number: (011) 351 1441

If You are not satisfied with the way a claim has been dealt with You may refer Your case to the Short Term Insurance Ombudsman at:

Postal address: PO Box 32334, Braamfontein, 2017
Telephone number: 0860 OMBUDS (0860 662 837)

Please have full Policy details and Policy number with You to enable Your complaint to be dealt with speedily.