Collective.

Insurance, reimagined
for the things you love.

POLICY DOCUMENTS · MAY 2026

Policy Wording

30 Days Free Policy

Contents

Welcome 3
Contacts 3
Claims & Excess 4
How to Make a Claim 4
Complaints Procedure 4
How we will handle your complaint 5
How to refer a complaint to the Financial Ombudsman Service 5
Definitions 6
Equipment Cover 10
Equipment on Loan to Friends & Family 10
Exclusions 11
General Conditions 13
General Exclusions 14

Welcome

30-day insurance policy

We will provide the insurance cover detailed on **your insurance schedule** and this **policy**, subject to the terms, conditions, and limitations shown in this **policy**.

Note: this is a FREE 30-day cover **policy**, with no premium due. As such **your** 30-day free cover is valid during the dates specified on **your insurance schedule**.

Please take the time to read this **policy** to understand the level of cover it provides.

This Certificate of insurance is underwritten by **us** and **we** are registered in the **United Kingdom** at:

Great American International Insurance (UK) Limited
One Temple Quay, Temple Back East
Bristol, BS1 6DZ, UK

We are authorised by the Prudential Regulation Authority and regulated by the Prudential Regulation Authority and the Financial Conduct Authority (registration number 202874) and are registered in England and Wales under Company No. 02714031. **We** are a member of the Great American Insurance Group.

Collective Cover LTD is the **policy administrator** who has authority to administer this Certificate on **our** behalf.

Collective Cover LTD is registered in England and Wales under Company Number 16756197, with registered office at 4th Floor, 107 Fenchurch Street, London, EC3M 5JF. Collective Cover LTD is an Appointed Representative of Advent Solutions Management Ltd who are Authorised and Regulated by the Financial Conduct Authority. FRN 308751. Advent Solutions Management Ltd is registered in England and Wales with registration number 04092670 and registered office at c/o Browne Jacobson, 15th Floor, 6 Bevis Marks, London, EC3A 7BA.

Contacts

Policy Administrator:	Collective Cover LTD
Email:	hello@collectiveinsurance.co.uk
Phone:	020 4621 7674
Claims Administrator:	Great American Europe Limited
Email:	Claimsuk@gaig.com
Phone:	0117 915 1119

Claims & Excess

The **excess** payable by **you** will be applicable to any claim **you make.** The **excess** shall be 5% (five percent) of the value as specified on **your insurance schedule** with a minimum **excess** of £50 (fifty pounds) and a maximum of £500 (five hundred pounds).

For example:

Claim Value	**Excess** payable by **you**
£500	£50 (£500 x 5% = £25)
£5,000	£250 (5,000 x 5% = £250)
£15,000	£500 (£15,000 x 5% = £750)

How to Make a Claim

As soon as practicable after **you** become aware of the **accidental damage** or **theft**, please follow these steps and have **your policy schedule** available as **you** may be required to produce the **insurance schedule** to the **claims administrator**.

Notify **your** claim to the **policy administrator** either:

Website: collectiveinsurance.co.uk/claims or

Tel: 020 4621 7674

Important note: In the event of **theft** or, where **you** have reason to believe a criminal offence has been committed, **you** must notify the police and obtain a crime reference number in respect of a **theft**.

1. **You** must retain any damaged **insured items** or parts of the **insured items**.
2. **We** will require full details of the circumstances of the event resulting in **accidental damage** or **theft** including but not limited to photographs of damage or police reports in the event of **theft**.
3. If **your** claim is approved **we** will provide details of next steps depending on whether a repair or replacement is necessary.
4. Should **you** have any queries regarding **your** claim please contact the **claims administrator**, as detailed above.

Complaints Procedure

It is **our** intention to give **you** the best possible service but if **you** do have any questions or concerns about this insurance, **you** should contact the **policy administrator** at:

Email: complaints@oneadvent.com

Please ensure **your** policy number is quoted in all correspondence to assist a quick and efficient response. The **policy administrator** will consider complaints about their service as part of the

sales process and are also authorised by **us** to deal with complaints relating to the terms and administration of the policy.

If **you** do have any questions or concerns about the handling of a claim or **you** wish to make a compliant about a claim, **you** should contact **us**, the contact details are:

Head of Claims
Great American International Insurance (UK) Limited
One Temple Quay,
Temple Back East,
Bristol, BS1 6DZ
Email: GAUKcomplaints@gaig.com

How we will handle your complaint

We are committed to resolving any complaints fairly and promptly. Striving to minimise **your** inconvenience**, we** will listen to **your** concerns and will seek a solution with **you.** The member of **our** team whom **you** first contact will discuss **your** complaint with **you** and identify what **we** can do to put it right. The more information **you** can provide, the quicker **we** can try to fix the problem.

If **we** can resolve a complaint by close of business on the third working day following its receipt, **we** will close the complaint and send **you** a resolution letter within 3 (three) working days of receipt of **your** complaint. Sometimes, **we** will not be able to resolve a complaint right away. If so, **we** will acknowledge **your** complaint in writing within 5 (five) working days. On these occasions, **we** aim to resolve matters within 4 (four) weeks.

If **your** complaint is particularly complicated, it may take longer to remedy. In this case, **you** will receive a letter from **us** giving **you** reasons for the delay and an indication of when **we** expect to resolve **your** complaint.

If together, we cannot reach an agreement by the end of 8 (eight) weeks, **we** will issue our final response letter, which will explain our final position.

How to refer a complaint to the Financial Ombudsman Service

Alternatively, at any stage, **you** may have the right to refer **your** complaint to the Financial Ombudsman Service who can review complaints from eligible complainants, including (but not limited to) consumers, sole traders and certain businesses with turnovers of £6.5 million or less.

The Financial Ombudsman Service
Mail: Exchange Tower, 1 Harbour Exchange Square, London, E14 9SR
Telephone: 08000 234 567 (free from a landline) or 0300 123 9 123
Email: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

This complaints procedure does not affect any legal right **you** have to take action against **us**.

Definitions

Here are the explanations of the key words **we** have used within **your policy**. The key words are printed in bold type throughout this **policy** and the meanings of these words are set out below.

Accident	a sudden, unexpected, specific event happening at an identifiable place and time during the **period of insurance**.
Accidental Damage	physical damage caused by an **accident**.
Building of Standard Construction	a building built of brick, stone or concrete with a slate, tiled, concrete, asbestos or metal roof with no more than 25% (twenty five percent) of its entire construction made up of other materials.
Collections	5 (five) or more items of **entertainment media**.
Covered Luggage Area	includes: a. A locked boot of a motor car b. The rear storage area of a motor car where a factory fitted cover is in place and only when the motor car is locked. c. A van with a secure bulkhead with no direct access between the front cab of the van and the back storage area and only when the storage area is not visible through any of the van's windows d. A rigid full bodied enclosed trailer attached to a vehicle by a closed shackle bolt and only when the trailer is locked.
Endorsement	any additional terms and conditions specified on **your insurance schedule**.
Entertainment Media	physical audio or video recordings, including CDs, vinyl records, tapes, mini-disks, DVDs, karaoke tapes, and equivalent formats.
Equipment	the **property insured** under this **policy**.
Equipment Case	a purpose designed case used to store the **property insured** under this **policy**.
Evidence of Ownership	include the original sale purchase or till receipt or other evidence which clearly demonstrates **your** ownership of the **equipment**. This evidence can include but is not limited to bank/ credit card statements, dealer valuations including photographs of the **equipment**. The evidence of ownership documents should show the following: a. the date the **equipment** was purchased by **you**; and b. the price **you** paid for the **equipment**; and c. descriptive details of the **equipment**.

	If the **equipment** is less than 30 (thirty) days old, **you** must always supply **us** with the original purchase receipt.
Excess	the first amount of each valid claim which **you** must pay.
Family	any member of **your family** who permanently reside with **you** at **your home** and who live in the **United Kingdom** on a permanent basis as domiciled **United Kingdom** residents.
Home	**your** usual place of residence where **your equipment** is usually kept which must be a private domestic dwelling or privately accessed outbuilding or garage attached to or within the property boundaries of a private domestic dwelling that is a **building of standard construction**.
Indemnity Value	the **value** of the **property insured** immediately prior to its **accidental damage** or **theft**.
Insurance Schedule	the insurance schedule issued to **you** including any **endorsements**.
Insured Item(s)	all **property insured** declared by **you** to **us** and included within the **sum insured**.
Insured Location	the location in the **insurance schedule** where the **property insured** under this **policy** is usually kept. This must be a **building of standard construction** and be either **your home** or **your** photography, film or music business premises or studio as described below: a. **your** photography, film or music business premises or studio; or b. the self-contained lockable private room(s) in a flat, apartment, or shared house used as a private domestic dwelling where **you** usually reside; or c. the self-contained lockable private room(s) in a halls of residence used as a domestic dwelling where **you** usually reside; or d. any secure and lockable holiday home, caravan/motorhome, guesthouse room or hotel room being used by **you** as temporary accommodation whilst travelling.
Loss	means physical loss or damage caused by an insured peril. 'Loss' does not include misplacement, mislaid property, unexplained loss, or mysterious disappearance of any kind.
Music Activity	activities connected to performing, rehearsing, auditioning, composing or teaching music.
Music Equipment	**equipment** used directly in connection with the **music activity** including audio and visual **equipment**, instruments, clothing, accessories, baggage, and trophies and that have been declared by **you** to **us** as **insured items**.

Market Value	the amount **we** would need to pay to replace the item being claimed for considering its age, type, and general condition immediately before the damage occurred.
Mechanical Breakdown	a mechanical, constructional, electronic or electrical fault and/or derangement, or a defect in operation to electrical **property insured** which stops the **property insured** fulfilling its intended purpose.
Period of Insurance	the period that cover under this **policy** starts and ends and as detailed on **your insurance schedule**.
Policy	the policy wording, including the **insurance schedule** and any **endorsements** which form part of the legal contract between **you** and **us**.
Photographic Activity	activities connected to capturing, editing, printing, exhibiting, or teaching photography and film.
Photographic Equipment	**equipment** used directly in connection with the **photographic activity** including cameras, lenses, audio and visual **equipment**, lighting, clothing, accessories, baggage, and props that have been declared by **you** to **us** as **insured items**.
Property Insured	**photographic equipment**, **musical equipment**, **technological equipment** and **technological accessories**, belonging to **you** or for which **you** are responsible.
Resident	a person who has their main **home** in the **United Kingdom**, who is registered with a medical practitioner in the **United Kingdom**, and who has been **resident** in the **United Kingdom** for 6 (six) out of the last 12 (twelve) months.
Single Insured Item Limit	the amount noted on **your insurance schedule** representing the **value** or agreed **value** of any single **insured item** declared by **you** to **us** which is part of the **insured items** covered by this **policy**.
Sum Insured	the amount noted on **your insurance schedule** representing the total **value** or total agreed **value** of all **insured items** covered by **your policy**.
Technological Equipment	means desktop computing systems, printers, scanners, together with associated digital editing, processing, production, mixing, and post-production equipment used in conjunction with **your photographic or musical activity.**
Technological Accessories	means adaptors, cards, cases, data, headphones, storage devices, input devices, networking accessories, docking stations, security devices and webcams used in conjunction with **your technological equipment**.
Territorial Limits	anywhere in the **United Kingdom** and up to 30 (thirty) days worldwide, in total, during the **period of insurance**.
Theft	the unlawful taking of an **insured item(s)** by way of:

a. unauthorised access to a vehicle, **insured location** or storage location; or
b. entry or exit by forcible and/or violent means to any location not listed under a.

Unattended

is when the **insured item** is not:

a. being held or used by **you**; or
b. located where **you** or an adult who is responsible for its safe keeping, are in a position to prevent interference with the **insured item**; or
c. being held by an adult who is responsible for its safe keeping; or
d. at the **insured location**; or
e. in a locked room or locked cupboard; or
f. secured out of sight, in a vehicle with the specified security requirements in place.

United Kingdom

England, Scotland, Wales and Northern Ireland.

Unoccupied Insured Location

means either:

a. an **insured location**, other than temporary accommodation whilst travelling, that has not been lived in for more than 30 (thirty) consecutive days; or
b. an **insured location**, which is an outbuilding, or other dedicated premises used as a music or photography studio, that has not been used or attended to for more than 30 consecutive days.

Value

means either:

a. the usual new, undiscounted replacement cost (including VAT) from a reputable retailer; or
b. the purchase price of pre-owned **equipment** owned by **you**; or
c. for collectables, rare or vintage **insured item(s)** having a value greater than the usual replacement cost as new: a sum that is evidenced by a valuation from a competent reputable source and dated within 12 (twelve) months of the commencement date of the **period of insurance**, and thereafter every 3 (three) years.

We/Us/Our

Great American International Insurance (UK) Limited.

You/Your

the person named on the **insurance schedule** who is a **United Kingdom** resident.

Equipment Cover

Your insured items are covered for **loss** or damage caused by **theft**, attempted **theft**, **accidental damage**, malicious damage, vandalism, storm damage, flood and fire up to the **sum insured** noted in **your insurance schedule**.

This **policy** will only cover **insured items** that are **your** own property or for which **you** are legally responsible.

We will cover **you** during the **period of insurance** noted in **your insurance schedule** and within the **territorial limits** of this **policy**.

We will pay the cost of replacement as new for the lost or damaged **insured item** providing the **insured item** was not more than 3 (three) years old (**technological equipment** not more than 18 (eighteen) months old) at the date of the **loss** or damage and provided **you** purchased it as new.

Evidence of ownership will be required.

Where **evidence of ownership** cannot be provided by **you** or the **insured item** was more than 3 (three) years old (**technological equipment** not more than 18 (eighteen) months old) at the date of the **loss** or damage, or, **you** did not purchase it as new, then **we** will deal with the claim on an **indemnity value** basis or cost of repair whichever is the lesser.

We will, at **our** option, repair an **insured item** to its prior level of functionality.

If the **insured item** has been stolen as result of **theft**, cannot be repaired, or if the cost of its repair exceed 80% (eighty percent) of the costs of its replacement, then **we** will replace the damaged part or the **insured item** with a similar article of like kind, functionality and quality; and which is the closest current new equivalent type or model. **We** may use specialist suppliers for repair or replacement chosen by **us**.

Equipment on Loan to Friends & Family

Within the **United Kingdom** only and for a maximum of 30 (thirty) days during the **period of insurance**, **we** will provide **accidental damage** cover only to your **insured items** that **you** have temporarily lent to friends and **family** members for occasional use, within the terms defined in this **policy**. The maximum amount of **insured items** that is covered under this section, at any one time, will be 100% (one hundred percent) of the **sum insured** or £10,000 (ten thousand pounds); whichever is the lesser. Under this section of cover, the **insured location** will be extended to include the main permanent residence (which is a **building of standard construction**) of your friend or **family** member.

Exclusions

We will not pay for:

1. General Conditions

1. Any claim for the **excess** shown on the **insurance schedule**.
2. Any claim where **you** have not complied with the requirements outlined in this **policy**.
3. Any claim where **evidence of ownership** for the **insured item** has not been provided.
4. Any claim where the normal security protections of the vehicle, **insured location**, or storage location were not fully operative and in force at the time of **loss** or damage.
5. Any claim where **you** are entitled to cover under any other insurance **policy**.
6. Any liability exceeding the **sum insured** or any **single insured item limit** stated on the **insurance schedule**.

2. Security and Theft

7. **Theft:**
    a. by any person to whom the **insured item** has been entrusted;
    b. while the **insured item** is in the care or responsibility of a transport provider;
    c. from an **unoccupied insured location**;
    d. from a motor vehicle unless the **insured item** is out of sight in a **covered luggage area**; the vehicle is securely locked with all security devices in operation; and the **theft** is substantiated by a police report; and there is clear evidence of forcible and violent entry or exit;
    e. from your **home** unless the **insured item** is kept inside the **home** with all security devices in operation; and there is clear evidence of forcible and violent entry or exit;
    f. away from the **home** unless the **insured item** is kept inside a securely locked **building of standard construction**; or in a securely locked locker or similar storage facility, with clear evidence of forcible and violent entry or exit;
    g. when the **insured item** is left **unattended**.
8. **Theft** or malicious damage of any **insured item** where a valid crime reference number cannot be provided.
9. **Theft**, **loss,** or **accidental damage** to any **insured item** while hired out or loaned to another person unless **you** are in attendance. This excludes **accidental damage** which is covered when the **equipment** is on loan to friends or **family**.

3. Loss, Misuse, and Deliberate Acts

10. Any **insured item** that is lost or misplaced.
11. Any **loss** or damage caused through deliberate, intentional, or malicious acts by **you**, **your family**, or any person known to **you**.
12. Any **loss** not caused by **accidental damage** when the **equipment** is on loan to friends or **family**.

4. Accidental Damage and Transit

13. **Accidental damage** occurring in transit unless the **insured item**:
    a. is handed to a recognised transport provider;
    b. is securely packaged in a purpose-designed equipment case; and
    c. a receipt for transit is obtained.
14. Any damage or **theft** occurring during transit which has not been reported to the recognised transport provider and a written report obtained (such as a Property Irregularity Report from an airline).
15. Damage to underwater cameras caused by water ingress.

5. Maintenance, Defects, and Wear

16. Failure to use, maintain, or store the **insured item** in accordance with the manufacturer's instructions.
17. Faulty or defective design, materials, workmanship, latent defect, or defects in operation.
18. Mechanical, electronic, or electrical breakdown or derangement unless fire ensues immediately thereafter.
19. Wear and tear, gradual deterioration, wet or dry rot, atmospheric or climatic conditions, frost, corrosion, rust, dampness, dryness, shrinkage, evaporation, contamination, dust, or any chemical action or reaction.
20. Marring, scratching, denting, or any cosmetic change which does not impair the function or performance of the **insured item**.
21. Damage arising from a manufacturing fault which remains covered under a manufacturer's warranty.

6. Consumables and Accessories

22. Consumable items such as batteries, leads, cables, bulbs, fuses, strings, reeds, or drumheads.
23. Software, disks, or sound cards unless:
    a. purchased new as a standard software package and used exclusively for **photography or music activity**;
    b. the software cannot be reinstated from a back-up kept separately; and

c. any code or protection device is no longer available or operational

7. Matching, Sets, and Collections

24. The matching of parts within any set or collection that were not themselves lost, stolen, or damaged.

8. Mobile Devices and Technology

25. Mobile phones or smartphones.
26. **Technological equipment**, **technological accessories**, when the equipment is on loan to friends.

9. Other Financial or Administrative Exclusions

27. Any costs associated with **you** providing supporting claims information to **us**, including damage assessments.
28. Any **insured item** that is taken outside the **United Kingdom** when loaned to friends or **family**.
29. Any cover otherwise excluded within the general terms and conditions of this **policy**.

General Conditions

The following conditions apply to the whole of this **policy**. Any other conditions are shown in the Sections to which they apply.

1. **You** are responsible for choosing sums insured that reflect the full replacement cost of **your insured item(s)** as new. This includes cameras, lenses, musical instruments, audio **equipment**, computers, accessories and any related technology covered by this policy.

   If, at the time of a claim, the **sum insured** for the affected items is at least **85%** (eighty five percent) of their true new replacement cost, **we** will settle the claim in full (up to the applicable limits and policy terms).

   If the **sum insured** is **less than 85%** (eighty five percent) of the true new replacement cost, **we** may reduce the amount **we** pay in the same proportion that the items are underinsured.

   Example:
   If the true cost to replace **your insured item** as new is £10,000 (ten thousand pounds) but the **sum insured** is £7,500 (seven thousand five hundred pounds), **we** may pay **75%** (seventy five percent) of the amount that would otherwise have been payable.

   This condition applies separately to each category or **insured item** under the **policy**.

2. **You** must exercise reasonable care to prevent **accidental damage** or **theft** to **insured item(s)** and at all times act as if uninsured.

3. **You** must take reasonable steps to maintain any **insured item(s)** to a good state of repair.
4. **You** must not retail **music equipment**, **photographic equipment** (other than finished photos or photo albums), **technological equipment** or **technological accessories.**
5. If **you** or any person acting on **your** behalf shall make any claim or statement knowing the same to be false or fraudulent, then this **policy** shall become void and all claims hereunder shall be forfeited.

General Exclusions

The following exclusions apply to the whole of this **policy**. Any other exclusions are shown in the Sections to which they apply. This **policy** does not provide cover for any **accidental damage**, **loss** or theft or any legal liability of whatsoever nature, directly or indirectly caused, contributed to, by or happening through or in the consequence of:

1. Anything which occurred before the **period of insurance**.
2. Any claims arising outside of the **territorial limits** or any country where the United Kingdom Foreign, Commonwealth & Development Office advises against travel to (https://www.gov.uk/foreign-travel-advice).
3. Any claims caused by or in connection with work airside, aerial work (above 10m (ten metres) from ground level, either inside or outside a building), trackside motorsport, underwater (except for amateur use of waterproof cameras when used in accordance with manufacturers' instructions), or any other potentially hazardous work.
4. Any claim where the **insured item(s)** are stored in an **unoccupied insured location.**
5. Any claims arising from **you** processing work for another photographer.
6. Arising out of or in connection with the use of a drone or unmanned aerial vehicles.
7. Any act of fraud or dishonesty by **you** or anyone acting on **your** behalf.
8. Arising from any known circumstance of which **you** had become aware prior to the **period of insurance** and which **you** would at any time prior to the **period of insurance** have considered may give rise to a claim or claims.
9. Pressure waves from aircraft or other aerial devices travelling at supersonic speeds.
10. Any claim:
    a. deliberately caused by; or
    b. arising from a criminal act caused by;

    You or any other person living with **you**.
11. War - Any consequence whatsoever which is the direct or indirect result of any of the following, or anything connected with any of the following, whether or not such consequence has been contributed to by any other cause or event:

a. war, invasion, act of a foreign enemy, hostilities or a warlike operation or operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power, or (ii) mutiny or military uprising, martial law

b. nationalisation, confiscation, requisition, seizure, damage or destruction by or by order of any government or any local or public authority, and

c. any action taken in controlling, preventing, suppressing or in any way relating to (11) (a) and/or (11) (b) above.

12. Terrorism and Civil Commotion

Loss or damage to any **insured item(s)** resulting directly or indirectly from or in connection with any of the following regardless of any other cause or event contributing concurrently or other sequence to the **loss**

a. Terrorism
b. civil commotion
c. any action taken in controlling, preventing, suppressing, or in any way relating to (a) and/or (b) above.

For the purpose of this exclusion terrorism means acts of force or violence committed by individuals or groups for political, religious, or ideological reasons, with the goal of influencing a government or causing public fear.

13. **Loss** or destruction of or damage to any **insured item(s)**, any **loss** or expense whatsoever, any consequential **loss** or legal liability directly or indirectly caused by or contributed to by or arising from:

a. ionising radiations or contamination by radioactivity from nuclear fuel or from nuclear waste from the combustion of nuclear fuel, or (ii) the radioactive, toxic, explosive or other hazardous or contaminating property of any nuclear installation, reactor or other nuclear assembly or nuclear component thereof

b. the use of any weapon or device: (i) dispersing radioactive material and/or ionising radiation, or (ii) using radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter but this will not apply in respect of radioactive isotopes at the premises (other than nuclear fuel or nuclear waste) used in the course of the business for the purpose they were intended.

14. Any claim resulting from **your**:

a. suicide, attempted suicide, or deliberate self-inflicted injury

b. reckless and deliberate exposure to known danger (except in an attempt to save life),

c. consumption of drugs (other than drugs taken under medical supervision and not for treating alcohol addiction)

d. consumption of alcohol to an extent that **you** suffer mental or physical impairment, which is the principal cause of the claim, or results in **you** doing something uncharacteristically reckless or dangerous.

SANCTION LIMITATION AND EXCLUSION CLAUSE

It is a condition of this **policy**, and **you** agree, that the provision of any cover, the payment of any claim and the provision of any benefit hereunder shall be suspended, to the extent that the provision of such cover, payment of such claim or provision of such benefit by **us** would expose **us** or **our** parent company to any sanction, prohibition or restriction under any:

a) United Nations' resolution; or

b) the trade or economic sanctions, laws or regulations of the European Union, **United Kingdom** or United States of America.

Such suspension shall continue until such time as **we** would no longer be exposed to any sanction, prohibition or restriction.