

Aaduki Multimedia Insurance Evidence of Cover Document Public Liability Insurance



Aaduki Multimedia Insurance
Bridge House, Okehampton, Devon, EX20 1DL
Telephone: 01837 658880

Your Policy Reference
DMI/53466ZZ02

The Insured:

Alan McCabe and Malcolm Bannon trading as Bannon and McCabe
Photography

Additional Insureds:

There are no Additional Insureds on this policy

Business:

Photography and/or Video Making

Period of Cover:

From: August 28, 2015
To: August 27, 2016
both dates inclusive

The Premises:
Scaddin House 15 Myra Road
Downpatrick
County Down BT30 7JX

Insurer: Mitsui Sumitomo at Lloyd's (Syndicate 3210)

Public Liability	£2 million any one occurrence but unlimited in any one period of insurance
Products Liability	£2 million any one occurrence and in any one period of insurance
Jurisdiction	United Kingdom
Applicable Courts	United Kingdom
Conditions	£1000.00 Third Party Property Damage excess

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WARRANTIES/CONDITIONS APPLICABLE TO THIS INSURANCE

As per policy wording (the policy document should be referred to for full terms and conditions of cover), plus:

UNMANNED AERIAL VEHICLE ENDORSEMENT

Exclusion 1 in Section 1 of this Policy is amended to the following:

The Indemnity in Section 1 of this Policy will not apply to or include liability

1 arising from or out of the ownership possession or use by or on behalf of the Assured of any

a) mechanically propelled vehicle or mobile plant other than legal liability arising out of

- i) the use of plant as a tool of trade on site
- ii) the use of plant at the premises of the Assured
- iii) the loading or unloading of any vehicle
- iv) the unauthorised movement on the Assured's premises or contract site

provided that

- A) indemnity is not provided by any motor insurance contract; and/or
- B) compulsory motor insurance is not required by law; and/or
- C) there is not more specific insurance applying

b) aircraft or aerospace device provided that

- i) Unmanned Aerial Vehicles (UAVs) are not aircraft or aerospace devices
- ii) no indemnity is provided resulting from the impact or threat of impact between any Unmanned Aerial Vehicle and any aircraft or aerospace device
- iii) An Unmanned Aerial Vehicle is defined as an aircraft without a human pilot on board which is remotely controlled for civil or commercial use only and which weighs 20 kilograms or less
- c) hovercraft or hydrofoil
- d) water borne craft other than
 - i) hand propelled or sailing craft in inland territorial waters

ASBESTOS EXCLUSION

This Policy any Extensions or Endorsements will not apply to or include or cover any actual or alleged liability whatsoever for any claim or claims in respect of loss or losses directly or indirectly arising out of, resulting from or in consequence of, or in any way involving asbestos, or any materials containing asbestos in whatever form or quantity.

TERRORISM EXCLUSION

Notwithstanding any provision to the contrary within this insurance or any endorsement thereto it is agreed that this insurance excludes liability for loss, injury, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

For the purpose of this endorsement an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

This endorsement also excludes loss, injury, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism.

If the Underwriters allege that by reason of this exclusion, any loss, injury, damage, cost or expense is not covered by this insurance the burden of proving the contrary shall be upon the Assured.

In the event any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

The above information has been provided on September 3, 2015 and we accept no responsibility to subsequently advise any party of any future changes or alterations made under this insurance.

In witness whereof this document has been signed at the place stated and on the date specified by:

Signed

Dated September 3, 2015
Okehampton