

Why travel insurance?

Insurance might not be the first thing you think of when planning your photographic holiday but it's certainly not something to overlook. We spoke to Photoguard – one of the UK's top insurance providers for advice on what to look for, what to do and more importantly, what not to do.

Firstly it's important to recognise that a typical home contents policy won't adequately cover photographic equipment – often there is a limit to the value that is covered particularly for equipment that is taken out of the home or overseas. High excesses and limitations such as not covering accidental damage, can often lead photographers having to pay out large sums of money for replacement gear.

It's a sad fact of life now that photographic equipment, particularly digital cameras, are now targeted for theft – they are easy to steal and can be disposed of or sold on very easily, with high resale values. Auction sites have now made it very simple to dispose of stolen goods, and as a result criminal gangs often target digital equipment.

What to look for in a policy

Even with specialist insurers, keep an eye out for what is excluded from cover –

- check that you can keep your equipment in a car overnight
- check that 'theft from a public place' is covered
- check if there are specific security conditions for where you'll be keeping your equipment
- check what excesses there are

Unfortunately this often means having to dig a little deeper into the wording or spending a little time on the phone to a call centre. All of Photoguard's call centre staff are based at their offices in Coventry, so you're guaranteed to speak to someone who can easily explain the detail of the policy to you.

Damage limitation

When you're abroad, ensure that you keep your gadget bag with you. Bags are frequently stolen whilst a photographer was setting up a shot and momentarily turned their back on their gadget bag.

With a little knowledge about what can happen, many photographers can reduce the risk of losing some or all of their equipment:

- Do not have your camera on view, or carry it around your neck, when not in use
- Ensure that, when the equipment is in transit, it is in a rigid body case to minimise damage. Alternatively take it on the plane as hand luggage where possible
- Try to use the hotel safe to secure your equipment when not in use
- Try to stay alert when you have your equipment with you on a long journey, attach the strap or tie it to your person if you are going to be asleep for any part of the journey
- When photographing at difficult angles put the strap over your wrist to avoid dropping the camera
- Do not take valuable items white water rafting, bungee jumping or on a bamboo raft, where the chances of a loss occurring are hugely enhanced

Common claims

The most common claims are theft from the person (especially from backpacks or rucksacks) or from a location where equipment is being used. Accidental damage is the second biggest cause of claims and that usually arises from dropping equipment or tripping whilst filming.

Policy costs

Typical costs for Photoguard cover:

A)

Cost to insure £2000 of equipment

UK only - £46

UK / EU with 30 days worldwide - £71

B)

Cost to insure £2000 of equipment

UK only - £105

UK / EU with 30 days worldwide - £133

Worldwide - £162

The quotes in section B are based on our Pro cover and includes theft from unattended vehicles, £1 million public liability cover, hire cover, props cover and accidental damage to portfolio.

It's important to remember that our cover is modular and allows the customer to select the options that they need – they literally 'create their own cover'. This saves them money by not having to pay for options they don't need, it's also at least £10 cheaper to take out cover online.

Any last thoughts?

Yes. We offer the option of having cover 'anywhere in the world'. We're often asked "Where does 'anywhere in the world' cover?" as many other insurers exclude high risk areas – we don't. Other insurers will also cap the amount of time you're allowed out of the country, again we don't – this option provides them with cover for 365 days.

So the answer – if you're on this planet, you're covered...365 days of the year!

Instant quotes and cover are available online at www.photoguard.co.uk or call them on 02476 851000