

Combined property

Summary of change

Changes to the policy

The following table shows the differences between our new combined policy wording (21874 WD-PROF-UK-COMBPY(1)) and our previous policy wordings (16088 WD-PROF-UK-PYC(3 and 4), 16093 WD-PROF-UK-PAIT(5 and 6) and 16092 WD-PROF-UK-MON(2)).

This is a summary of the changes only. You should refer to the schedule and policy wording for the full description of the cover in place.

Property – contents, computers and money section

Changes to 'what is covered'

Area of cover	Previous policy	New policy	Improvement in cover
<p>Re-shoot or re-compilation costs. We will pay the additional costs and expenses incurred in completing a production or photoshoot following damage to media artwork. Alternatively, if the production or photoshoot is abandoned following damage to the media artwork, we will pay the expenditure incurred up to the date of the damage. Provided that back-up copies of media artwork are made at least every two days.</p>	Not covered	Covered	✓
<p>Incompatibility of software. Where insured damage to computers results in existing software being incompatible we will pay the cost of:</p> <ul style="list-style-type: none"> necessary modifications to the replacement computers; or the conversion of existing software so that it works on the replacement computers. <p>We will also pay the cost of replacing incompatible data-carrying media.</p>	Not covered	Covered	✓
<p>The additional covers shown below were previously included within the property away and in transit cover. These are not offered within this new combined property wording but if you consider that they are relevant to your business then please contact your broker so we can look at alternate options for you.</p>			
<p>Alternative hire costs. Previously we covered the hire costs for a substitute item to that damaged.</p>	Covered	Not covered	✗
<p>Loss of hire fees. Previously we paid for loss of hire fees following insured damage.</p>	Covered	Not covered	✗
<p>Alternative vehicle costs. Previously if a vehicle transporting your property was disabled we paid for the hire of an alternative vehicle or the transfer of your property to another vehicle.</p>	Covered	Not covered	✗
<p>Reloading fallen property. Previously we paid reloading costs where your property fell-off the transporting vehicle whilst in transit.</p>	Covered	Not covered	✗

Changes to 'what is not covered'

Area of cover	Previous policy	New policy	Improvement in cover
Theft of unattended property. We will not pay claims for theft of unattended property unless involving violent or forcible entry into or exit from a securely locked room, building or vehicle.	Covered	Not covered	X
Damage to contents whilst in transit. We will not make any payment for damage to contents in transit: <ul style="list-style-type: none"> by courier or postal service where a recipient's signature is not required on receipt; stowed in the hold of an aircraft or watercraft; or in the care, custody or control of any airport or seaport operator. (This exclusion already applied to Property away and in transit).	Covered	Not covered	X

Changes to limits

Area of cover	Previous policy	New policy	Improvement in cover
Portable equipment. (replaced by Computers and technical equipment – shown in the policy schedule).	£5,000 limit as standard in the UK only	Up to the computers and technical equipment amount insured on a world-wide basis	✓

Changes to 'your obligations'

Third-party carrier – you must notify any third-party carrier of damage to any contents or computers and technical equipment you discover within the time limits for notification of damage stipulated in your contract of carriage with them.

Other important information

Property away and in transit cover. This cover has been replaced by world-wide cover for computers and technical equipment included within the Contents section of your new combined property wording. Computers and technical equipment includes electronic or mechanical equipment used in connection with your activities such as computers, and handheld devices, cameras, recording, editing and broadcast equipment, PA, sound and lighting equipment.
