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**EQUIPMENT EXTENSION**

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## EQUIPMENT EXTENSION

### What is covered

If you have selected the optional Equipment extension and it is shown on Your Confirmation of Cover as covered, We will pay up to the amount shown in the Schedule of Benefits for;

- Accidental loss, theft or damage to Your Equipment;
- Emergency courier expenses You have incurred in obtaining any Equipment which is essential to Your intended business itinerary, due to the loss, theft or damage to Your original Equipment

provided that You have sent Us a detailed list of Your Equipment that You are taking with You on Your trip before the start date mentioned on Your Confirmation of Cover.

### The maximum We will pay is;

- Up to the amount shown in the Schedule of Benefits;
- EUR 200 per single item up to a maximum of EUR 1,000 in total for any one claim if You are unable to provide the original receipt, proof of purchase, or an insurance valuation of the item(s) You are claiming for. This must have been obtained prior to the loss

### What is not covered

- a. the Policy Excess;
- b. any loss occurring before the start date or after the finish date stated on Your Confirmation of Cover;
- c. wear, tear or depreciation;
- d. any claim for loss or theft of Your Equipment if You have not notified the police or the relevant authorities within 48 hours of its discovery and obtained a written report which includes the crime reference number;
- e. any claim if the loss or theft of Your Equipment occurs during a journey or whilst in the custody of an airline or other Carrier or their handling agent and You have not obtained an official report or a Property Irregularity Report (PIR);
- f. claims arising from delay, detention, seizure or confiscation by customs or other officials;
- g. damage caused by the leakage of powder or liquid carried with Your Equipment;
- h. any breakage of fragile articles, unless the breakage is caused by fire or an accident involving the vehicle in which You are being carried;
- i. claims for loss, theft or damage to anything being shipped as freight or under a bill of lading;
- j. damage to, loss or theft of Your Equipment, if it has been left unattended in a place to which the public have access; or left in an unattended motor vehicle, unless it has been taken from a locked boot between 8am-8pm local time and there is evidence of forced entry which is confirmed by a police report; or left in the custody of a person who does not have an official responsibility for the safekeeping of the property;
- k. anything mentioned in the General Exclusions

In this extension, Equipment shall mean business equipment owned by or leased to You or for which you have a legal responsibility and which is commonly used by journalists for reporting purposes including, but not limited to, smartphones, laptops, cameras (still and video), audio recording equipment (including microphones), tablets (iPads and the like), headphones, tri/mono pods, lights, memory devices and readers and spare batteries and chargers for Your Equipment. Equipment excludes any form of aerial or other remote controlled devices.

Personal mobile phones, personal tablets, personal laptops or any other personal possessions will not be regarded as Equipment for the purposes of this extension unless they are, and have been, used primarily for journalistic purposes and this can be evidentially proven.

## IMPORTANT

### **Under Insurance (Average)**

We set the premium on what We perceive the risk to be which is based on the information You have provided. If You have not insured for the full value of Your Equipment then We have not been collecting enough premium to cover the real value at risk. Average is the mechanism that We use to reflect this at the time of any claim.

In simple terms, the amount You receive once the figures are agreed is reduced in proportion to the degree you are under-insured.

For example, You may have insured Your Equipment for EUR 5,000 but the actual cost of replacement of all the Equipment You are taking with You is EUR 10,000. As the premium was based on the understanding that the entire value of the Equipment was EUR 5,000, the claim settlement would be reduced by 50% (EUR 5,000 as a proportion of EUR 10,000). If the loss that you are claiming for is EUR 3,000 You would receive only EUR 1,500 in settlement as You were under-insured by 50%.

**battleface**  
Insurance for Journalists



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