Musicians' Union (MU)
Specified Instrument & Equipment Cover

Effective for policies purchased or renewed on or after 01/09/2026

Once MU Specified Instrument/equipment Cover is in place you will no longer be able to claim under the Musicians' Union £3,000 Musical Instrument and Equipment Insurance Scheme policy (MU£3K) as this cover is incorporated into your MU Specified Instrument & Equipment Cover policy for which you receive the appropriate premium discount.

Introduction 1

TERMS AND CONDITIONS
Important Information 2
Policy Definitions 3
Policy Conditions 4
What Is Covered 5
Unattended Vehicle Cover 6
Cover Extensions 6
Policy Exclusions 6

Claims 8
Complaints 9
Privacy Notice Summary 9

Customer Service

If you have a question about your insurance please contact:

Hencilla Canworth part of Howden
Phone: 020 8686 5050
Address: Simpson House,
6 Cherry Orchard Road,
Croydon, CR9 6AZ

A copy of this document is available in Braille or large print on request

Important Information

We will settle **Your** claim in line with the terms and conditions outlined in this document in exchange for payment of **Your** premium, for events that happen during the **Period of insurance**.

Your Policy schedule along with the terms and conditions shown within this document form **Your** insurance contract. **Your Equipment and instruments** will be shown on **Your Policy schedule** along with the **Sum(s) insured** of those items and any additional terms or conditions that apply to **Your** policy.

You will need to read **Your Policy schedule** and this policy wording together to fully understand **Your** coverage.

If **You** do not comply with these requirements it may result in **Your** claim being refused.

Do We Have The Correct Details?

Please tell Hencilla Canworth part of Howden soon as possible if there are any changes to **Your** circumstances which could affect **Your** insurance. This could include;

- Any incorrect details on **Your Policy schedule**
- **Your** address or other contact details have changed
- **You** no longer own, or have on loan, any of the items covered under this insurance policy
- The replacement value of **Your** items has changed
- **You** are likely to reside outside of the United Kingdom (Great Britain, Northern Ireland, the Isle of Man and the Channel Islands) for more than 6 consecutive months in any one year

You will then be advised if there are any changes that need to be made to the terms or cost of **Your** insurance policy .

If **You** do not disclose changes to **Your** information it may affect the cover provided or result in a claim not being paid.

Is The Value of Your Items Correct?

Please ensure the **Sum(s) insured** for **Your Equipment and instruments** is the correct replacement cost.
Where relevant this should include the cost of refitting and installation. If **You** are VAT registered and **Your Equipment and instruments** is owned by and used in connection with **Your** business this amount should exclude VAT if it is recoverable on those items. **We** will not amend the **Sum(s) insured** stated on **Your Policy schedule** unless **You** ask **Us** to. If at the time of a claim it is discovered that **You** have under-stated the **Sum(s) insured** then the most **We** will pay is the **Sum(s) insured** shown on **Your Policy schedule**.

Misrepresentation, Fraud and Financial Crime

You must make a fair presentation of the risk at inception, renewal and when **You** make changes to the policy and update **Us** if the details **You** have provided **Us** change.

If You:
o provide **Us** with misleading or incorrect information to any of the questions **We** ask **You** when applying for, amending or renewing this insurance;
o deliberately mislead **Us** to obtain cover, gain a cheaper premium or more favourable terms;
o provide **Us** with false documents;
o make any false, fraudulent or exaggerated claims
o support a claim by false or fraudulent documents, devices or statements (whether or not the claim is itself genuine); or
o make a claim for loss, damage or injury which **You** deliberately caused
o make a fraudulent payment by bank account and/ or card

We may:
o amend **Your** policy to record the correct information, apply any relevant policy terms and conditions and collect any additional premium due;
o refuse to pay the whole of any claim, reduce the amount of payment **We** make and may recover from **You** any amount already paid in respect of any claim(s);
o cancel or void **Your** policy (treat it as if it never existed), including all other policies which **You** have with **Us**.

We will give **You** 7 days' notice over the phone, by email or in writing to the last email or postal address **We** hold.

Where fraud is identified, We will also:
o not return any premium paid by **You**;
o recover from **You** any costs we have incurred;
o pass details to musicians' union, fraud prevention and law enforcement agencies who may access and use this information.

If **We** receive a claim under **Your** policy **We** may ask **You** to give consent for **Us** to obtain and exchange information and material with the police. This is to help **Us** verify claims and to guard against fraud. If consent is provided, **You** will be given the opportunity to receive a copy of the information and material the police release to **Us**. Should **You** decline to give such consent **We** may decline to settle **Your** claim.

Policy Definitions

If **We** explain what a word means with in **bold** and with a capital letter first below, that word has the same meaning wherever it appears in these terms and conditions.

Accidental damage/ Accidentally damaged	Sudden and unexpected damage that is not deliberate and has been caused by identifiable external means (e.g. liquid spillage) or identifiable external force (e.g. dropped or knocked).
Accidentally lost	**Equipment and instruments** which are lost and not recovered as a direct result of being accidentally left **Unattended**.
Act of terrorism	The use, or threatened use of force (including but not limited to biological, chemical or nuclear force) by any person or group of people, whether acting alone or on behalf of or in connection with any organisation(s) or government(s) committed to political, religious, ideological or similar purposes including the intention to influence any government or to put the public or any section of the public in fear
Computer equipment and mobile phones	Computers/PCs, laptops, tablets, MP3 players, cameras and lenses, electronic point of sale equipment/machines and mobile phones/smart phones
Contagious or Infectious Disease	Any disease, illness or condition affecting humans or animals which is caused by or can be transmitted by means of any Pathogen, where the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms (induding from one human to another, one animal to another, from an animal to a human or vice versa, or through contaminated water, faeces or food).
Cost of Replacing the Item(s)	a. The price of an identical replacement model or a model of similar quality and features unless the **Equipment and instrument's** condition has been altered from a new condition due to modification, pre-existing damage, repairs undertaken or excessive wear and tear b. The **Market value** of the **Equipment and instruments** at time of damage if the **Equipment and instruments** o could not be reasonably replaced with an identical model or a model of similar quality and features, o the item is rare or the item's condition has been altered from a new condition due to modification, pre-existing damage, repairs undertaken or excessive wear and tear. **We** may use independent expert opinions to establish the **Market value** where there has been no recent professional valuation. The most **We** will pay is the **Equipment and instruments Sum(s) insured**.
Cyber Attack	An act affecting any computer system or software, including but not limited to, computer virus, malware, ransomware, hacking, denial of service or unauthorised access, corruption or deletion of data.
Depreciation / Depreciated	A reduction in the value of **Equipment and instruments** after it has undergone a repair as part of a claim with **Us**
Forcible and violent	Visible physical damage (damage to windows, locks or structure of doors/panels to gain entry) to the building or vehicle or the use of force or violence against **You** or other people.
Equipment and instruments	The musical instrument(s), equipment and accessories and/or **Computer equipment and mobile phones** detailed on **Your Policy schedule** owned by **You**
Insured premises	The address shown on your **Policy schedule**.
In-ear monitors, earbuds and headphones	Devices used in or over a person's ears to listen to audio signals including recordings and/or a personal mix of vocals and/or instrumentation for live performance or recording studio mixing.
Loaned/Lent/Loaning	The temporary transfer of the **Equipment and instruments** into the custody and control of another person with **Your** permission.
Market Value	The value of **Equipment and instruments** with consideration and adjustment for condition, age, model, rarity, historical information and provenance. **We** may use independent expert opinions to establish the **Market value** where there has been no recent professional valuation.
Pathogen / Pathogens	Any pathogen, including but not limited to a virus, bacterium, parasite, fungus, other organism, micro-organism, any variation or mutation thereof, whether deemed living or not, or any other substance or agent capable of causing a **Contagious or Infectious Disease**.
Period of insurance	The period of time shown on **Your Policy schedule**
Physical Damage	Physical loss, damage or destruction. For the avoidance of any doubt, the presence of a **Pathogen** on property or contamination of property by a **Pathogen** does not constitute **Physical Damage**.
Policy schedule	The document showing details of **Your Equipment and instruments** and any additional terms or conditions
Sum(s) insured	The maximum amount **We** will pay for each individual item as shown on **Your Policy schedule**. Where the amount shown on **Your Policy schedule** relates to a group or collection of items then: a. **We** will pay up to the value shown for each individual **Equipment and instruments** on any separate declaration of **Equipment and instruments** provided to **Us** up to the total value shown on **Your Policy schedule**, or, where no separate declaration is provided: b. **We** will pay **You** one of the **Cost of replacing the item(s)** options individually up to the value shown on **Your Policy schedule**. The option chosen will be **Our** choice. Where relevant this should include the cost of refitting and installation. If **You** are VAT registered and **Your Equipment and instruments** is owned by and used in connection with **Your** business this amount should exclude VAT if VAT is recoverable on those items.
Unattended	**Equipment and instruments** left in a location where you or anyone who is responsible for the items are not in a position to prevent interference with the items or deter theft.
United Kingdom	Great Britain, Northern Ireland, the Isle of Man and the Channel Islands
We, Our, Us, Insurer	Allianz Insurance plc.
You, Your	The person named on the **Policy schedule** including any person acting on their behalf

Policy Conditions

You must comply with the following conditions to have the full protection of **Your** policy. If **You** do not, and the condition **You** have not kept to relates to a claim, **We** can refuse the claim.

1. Reasonable Care & Precautions

You must take all reasonable care to prevent accidents, theft, loss and damage. **You** must keep **Your Equipment and instruments** in a good state of repair. **Your Equipment and instruments** must be maintained in line with safety legislation and manufacturers recommendations. **You** must take all reasonable care to prevent accidents, theft, loss, damage and ensure that **Your Equipment and instruments** are not left deliberately **Unattended**.

2. Items stored in basements or below ground level

Any **Equipment and instruments** stored within a basement or floor below ground level must be raised at least 10 centimetres above the floor.
We will not pay for any loss or damage to **Equipment and instruments** caused by flood, storm, burst pipes and overflowing tanks or toilets unless this precaution has been taken.

3. Items stored in outbuildings & containers

You must ensure that the roof, walls, floor, doors and windows of any outbuilding or container where **You** store **Equipment and instruments** have been inspected by **You** or a suitable professional within the previous 12 months and any defects rectified. If this is not completed **We** will not pay any claim for loss or damage to **Equipment and instruments** caused by storm, water or other sudden changes in climatic conditions.

4. Claims, Our rights

If **We** pay a claim under this policy but **We** consider there is a right to recover the claim cost from another party then **We** are entitled to bring legal proceedings against that party on **Your** behalf. Any proceedings will be at **Our** expense. **You** must assist **Us** if **We** ask **You** to.

5. Other insurances

We will not make payment for any claim that is covered by any other insurance. If there is any other insurance under which **You** are entitled to make a claim **You** must tell **Us** the name and address of the other insurance company and **Your** policy number with them.

6. Passing of interest

When a claim is settled for a total loss, the **Equipment and instruments** will belong to **Us**. If **We** choose not to take possession of the **Equipment and instruments, We** will not be held responsible for any disposal charges.

7. Transfer of interest

We will not be bound by any passing of **Your** interest in this insurance, unless by death or operation of law and then only until **We** agree to accept such transfer of interest by issuing a revised **Policy schedule**.

8. Arbitration

If **We** accept that there is a claim under this policy but there is disagreement in respect of the amount to be paid, the disagreement will be referred by **Us** to an arbitrator appointed in accordance with the current statutory provisions. In these circumstances the arbitrator's award must be made before there is any right of action against **Us**.

9. Jurisdiction

a. The laws of England and Wales apply to this insurance contract
b. Unless **We** agree otherwise the language of the policy, and all communications relating to it, will be English.

10. Cancellations

Cancellation by You within the first 14 days

If **You** cancel **Your** policy within 14 days of the date **You** receive **Your** policy documents, **We** will refund **Your** premium in full if **You** have not made a claim. If you decide to cancel you must advise Hencilla Canworth part of Howden.

Cancellation by You after the first 14 days

If **You** cancel **Your** policy after 14 days of the date **You** receive **Your** policy documents, **We** will refund any premium **You** have already paid for the remainder of the current policy year if **You** have not made a claim during the current policy year. If **You** have made a claim **You** will not receive a refund.
If you decide to cancel you must advise Hencilla Canworth part of Howden.

Where We cancel Your policy

We can cancel **Your** policy at any time if **You** or anyone acting on **Your** behalf, have been dishonest or fraudulent in any dealings with **Us. We** will give Hencilla Canworth part of Howden 7 days' notice in writing. **You** may not get a refund of **Your** premiums if **You** have made a claim or **We** identify misrepresentation, deception, fraud or financial crime. Please also see 'Fraud' within **Our** Important Information section.

Changes to Your policy

If **You** make a change to **Your** policy that means **We** can't insure **You** any longer, **We** will give Hencilla Canworth part of Howden 7 days' notice in writing. Please also see 'Do We Have The Correct Details?' within **Our** Important Information section.

11. Renewal of Your policy

We reserve the right to not invite the renewal of **Your** policy – this could be because **You** no longer meet **Our** eligibility rules or a change to **our** eligibility criteria means **we** can no longer insure **You**. If **We** do offer **You** renewal terms **We** have the right to change the premium, excess and policy terms and conditions.

12. Minimum Standards of Security

The premises that the **Your Equipment and instruments** are kept within must have in place the following precautions when not attended or the household goes to bed;

a) All external doors must be locked with the keys removed from the locks and,
b) All external windows must be closed and securely fastened, locked or bolted except those in occupied bedrooms at night.

If additional security devices or procedures are required this will be detailed on **Your Policy schedule**.
We may request further details about the security of **Your** premises at any time and **We** may require additional security arrangements to maintain cover.

What Is Covered?

We will cover **Equipment and instruments** shown on **Your Policy schedule** up to their **Sum(s) insured** that are **Accidentally damaged**, **Accidentally lost** or stolen during the **Period of insurance**. Cover Extensions also apply. Please read the Policy Conditions, Policy Exclusions and How to Make a Claim sections. Cover applies anywhere in the world unless restricted to the **Insured premises** on **Your Policy schedule.**

What is Covered	What is Not Covered
Accidental Damage	Damage that is not **Accidental damage** Damage deliberately caused by **You** Any amount for the **Depreciation** in value of any **Computer equipment and mobile phones** Loss or damage arising from: a. Failure of an instrument's structure during or due to general use (including whilst being played) when there has been no recent **Accidental damage** b. An inherent or latent defect. c. Wear and tear, ageing, deterioration or any gradually operating cause. d. Faulty design or workmanship or the use of faulty or unsuitable materials. e. Any process of cleaning, dyeing, maintenance, repairing, restoration or servicing f. Electronic, electrical or mechanical breakdown, failure or derangement. g. Any form of virus. h. Wet or dry rot, mould, mildew, damp, fungus, rust or corrosion. i. Insects, vermin or woodworm.
Theft or Attempted Theft	Theft from the premises the **Equipment and instruments** are kept in when the premises is not attended or the household goes to bed, unless: a. Involving **forcible and violent** entry, b. All external doors are locked with the keys withdrawn from locks, c. All external windows are closed and closed, securely fastened, locked or bolted (except those in occupied bedrooms) d. Policy Condition 12 – 'Minimum Standards of Security' is complied with e. Any additional security devices stated on **Your Policy schedule** are in full working operation or other procedures stated on **Your Policy schedule** are complied with Unexplained theft or theft of **Equipment and instruments** left **Unattended** in an unsecured, open location that members of the public can easily access Theft if the **Equipment and instruments** are stored at an address that is left unoccupied for more than 60 days. Theft by any person or persons to whom any **Equipment and instruments** are entrusted or **loaned.**
Accidentally Lost Equipment and instruments	Loss within **Your** premises or the premises of the person to whom the item has been entrusted (including any open external areas within the property boundaries). **Equipment and instruments** which are lost and not recovered as a direct result of being deliberately left **Unattended.** Theft or attempted theft.

Cover Extensions

In addition to **Our** 'What Is Covered' section the following cover extensions are also included:

1. Unattended Vehicle Cover (automatically added when worldwide cover is selected)

If **You** have chosen 'Worldwide' cover for any of **Your Equipment and instruments** then Policy Exclusion 9 - Unattended Vehicle will not apply to those items. **Your Policy schedule** will show '(Worldwide)' under the 'Make/Model' heading for each item.

We will cover theft of or damage to **Your Equipment and instruments** whilst left in any vehicle that is not attended provided that:

I. The items are hidden from view (e.g. placed in the boot or covered with a sheet)

II. Any vehicle security protections are in operation and keys are removed (e.g. windows closed, doors locked, alarms activated)

III. There is evidence of **Forcible and violent** entry (e.g. damage to windows, locks, doors) or verifiable evidence (e.g. CCTV) an electronic device (such as a relay device) has been used to gain entry.

If **Your Equipment and instruments** are stored in a vehicle and the vehicle itself is stolen, **You** are covered.

2. Equipment and instruments Hire Costs

In the event of a valid claim **We** will pay the cost of hiring a comparable alternative instrument, equipment or accessory, subject to:

- A limit of 20% of the **Sum(s) insured** of the **Equipment and instruments** which is subject to the claim, and
- A limit of £3,000 in total for any one claim for hiring costs.

3. Doors, Windows & Locks

In the event of a valid claim for theft or attempted theft from the premises shown on **Your Policy schedule**, **We** will pay up to £300 to replace or repair damaged doors, windows and locks.

4. Equipment and instruments in Transit

We will pay up to the **Sum(s) insured** shown on **Your Policy schedule** for any damage or loss to **Equipment and instruments** in transit.

We will not pay for any loss or damage arising from:

- Transit by air unless the **Equipment and instruments** has been secured in an appropriate and locked case.
- Postal or similar transit unless the **Equipment and instruments** is securely packed in a suitable protective case or container and the transit is tracked and guaranteed.
- Transportation of pianos unless they are secured within a suitable vehicle.

We will not pay for any claim

- Where the **Equipment and instruments** is insured by the transporting company and the claim would be paid out had this policy not existed.
- Where the **Equipment and instruments** is covered on an **Insured premises** only basis.

5. Postage and Travel Costs

In the event of a valid claim **We** will pay the cost of:

- Postage or similar transport for **Your Equipment and instruments**. A limit of £500 in total for any one claim applies.
- Reasonable travel expenses for **You** to deliver and/or collect **Your Equipment and instruments** from a repairer. A limit of £500 in total for any one claim applies.
- Transporting **Your** piano, harpsichord or organ using a professional removals firm. A limit of £2,000 in total for any one claim applies.

Costs should be kept to a reasonable level with any unnecessary expenses avoided.

Policy Exclusions

The exclusions below show additionally what is not covered and apply to all of **Your** policy

1. Excess

The amount of any excesses on **Your Policy schedule,** the first £100 of each claim involving **Computer equipment and mobile phones** and the first £25 of each claim involving **In-ear monitors, earbuds and headphones** unless otherwise stated on **Your Policy schedule**. The first £3,000 of any claim if your Musicians' Union membership comes to an end for any reason.

2. Earthquakes or Volcanos

Loss or damage happening in connection with an earthquake or a volcanic eruption.

3. Data

Loss of or damage to data, computer memory or other electronic memory or data storage, discs, memory cards or microchips. This does not include proprietary software where **You** can prove ownership and it cannot be retrieved.

4. Customer Replaceable Items

Breakage of customer replaceable items such as strings, fuses, bulbs, valves, reeds and drumheads.

5. Consequential Loss

Any costs suffered as a result of not being able to use **Equipment and instruments.**

6. Climatic Conditions

Loss or damage arising from:

a) Climatic or atmospheric conditions, changes in air pressure or extremes of temperature (except where damage is directly due to a one off sudden event).

b) Effects of sunlight, fading, changes in colour, texture or finish.

c) Dampness, condensation, frost, dryness, dust, shrinkage or contamination.

7. Economic Sanctions

Cover or benefit for any business or activity to the extent that the provision of such cover, payment of any claim or provision of such benefit would expose the **Insurer** to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, **United Kingdom** or United States of America.

8. Computer Date Recognition

Any costs or damage caused by the failure of any electrical instrument, **Computer equipment and mobile phones** software, micro-controller, microchip, accessories or associated equipment, to correctly recognise and process any calendar date or time.

9. Unattended Vehicle

Loss or damage to **Equipment and instruments** whilst left in an unattended vehicle unless 'Worldwide' cover has been chosen. This will display next to each item on **Your Policy schedule** list of **Equipment and instruments.**

10. Confiscation

Costs or damage by confiscation or detention or nationalisation or requisition by Customs or other officials or legal authorities.

11. Quotation Costs

The cost of any estimate or quotation to replace and/or repair the **Equipment and instruments**

12. Radioactive Contamination

Loss or damage arising from:

- Ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
- The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or any nuclear components of such assembly.
- Any chemical, biological, biochemical or electromagnetic weapon.

13. Sonic Bangs

Loss or damage caused by pressure waves from aircraft or other aerial devices travelling at sonic or supersonic speeds.

14. War

Loss or damage due to war, invasion, act of foreign enemy, hostilities (whether war be declared or not), riot, strike, civil commotion, civil war, rebellion, revolution, insurrection or military or usurped power.

15. Sets and Collections

In the event of loss or damage to **Equipment and instruments**, **We** will not pay the cost of replacing or altering any other undamaged items solely because they form part of a set, pair, collection or suite. This includes groups or collections of the same design, nature or colour.

16. Cyber Attacks and E-risks

Loss, destruction, damage, cost, expense, or any consequential loss, directly or indirectly caused by, arising out of, attributable to, or contributed to by any **Cyber Attack**. **We** will also not pay any claim as a result of any internal or external network failure, programming error or operator error whether performed by **You** or any other person or organisation.

17. Contagious and Infectious Disease

Loss, destruction, damage, cost, expense, or any consequential loss, directly or indirectly caused by, arising out of, attributable to, or contributed to by:
a Contagious or Infectious Disease;
b the fear or threat (whether actual or perceived) of a **Contagious or Infectious Disease**;
c the presence or suspected presence of **Pathogens** at, in or on the premises or property of any person or entity; or
d any action taken or advice given (whether or not by a competent authority) to prevent, reduce, control or mitigate the occurrence, outbreak, spread or effects of a **Contagious or Infectious Disease** or any **Pathogens** irrespective of any other cause, occurrence or event operating concurrently, independently or in any sequence to cause the loss.

But this exclusion will not apply to **Physical Damage** to property insured under the policy and any business interruption directly resulting from such **Physical Damage**, where such **Physical Damage** itself results from fire, lightning, explosion, aircraft or other aerial devices or articles dropped from them, riot, civil commotion, strikers, locked-out workers, persons taking part in labour disturbances, malicious persons, earthquake, storm, flood, escape of water from any tank apparatus or pipe, impact by any road vehicle or animal, or theft.

For the purposes of this exclusion:
Loss includes, but is not limited to financial and business interruption loss, loss of value, marketability or use of property, fines and penalties.

Cost or expense includes, but is not limited to any cost or expense to:
a clean-up, detoxify, decontaminate, or remove Pathogens from any property where the property is or is feared to have been affected by **Pathogens** or a **Contagious or Infectious Disease**;
b monitor or test for Pathogens or a **Contagious or Infectious Disease**; or
c provide medical treatment for persons affected by a **Contagious or Infectious Disease**.

Malicious persons do not include persons who maliciously, deliberately or recklessly:
a cause **Pathogens** to come into contact with the premises or property of any person or entity; or
b cause or attempt to cause another person or persons to contract a **Contagious or Infectious Disease** and, in or by so doing, cause **Pathogens** to come into contact with the premises or property of any person or entity.

18. Terrorism

Loss, damage, cost or expense of whatever nature directly or indirectly caused by, resulting from, or in connection with, any **Act of terrorism** regardless of any other cause or event contributing at the same time or in any other sequence to the loss.

19. Let, Lent and Sub-let Premises

Any loss (including any items **Accidentally lost**), damage, theft or attempted theft to **Equipment and instruments** whilst stored at any premises which **You** lend, let or sub-let to another person unless entry or exit is made using **Forcible and violent** means.

20. UK Residency - This insurance does not cover anyone that is not a resident of the **United Kingdom.**

How to Make a Claim

If You need to make a claim You must:

1. Notify Hencilla Canworth part of Howden via telephone **020 8686 5050** within six months of the date of the loss or damage occurring
2. or via post to **Hencilla Canworth part of Howden, Simpson House, 6 Cherry Orchard Road, Croydon CR9 6AZ**
3. Tell the police immediately if the claim is in relation to theft, attempted theft or malicious damage
4. Provide any information **We** request relating to the claim. This could include proof of ownership, serial numbers, photos, evidence of the value of any items from an independent expert, any loan agreements in place or any service and repair receipts.

Airline Claims

In the event that any **Equipment and instruments** are lost, stolen or damaged during air travel **You** must:

1. Report any damage or loss as soon as possible to the relevant airline staff and comply with any instructions they give.
2. Obtain a property irregularity report or damage report from the airline.
3. Retain **Your** baggage check-in confirmation detail

How Do We Settle Your Claim?

We are entitled to take over and conduct any negotiations or legal action in connection with a claim under this policy and will choose to settle **Your** claim by cash payment, repair or replacement.

Partial Damage

If the **Equipment and instruments** are **Accidentally damaged** but can be repaired **We** will pay the cost of repair up to the **Sum(s) insured**.

If it is possible to repair the **Equipment and instruments, We** will ask **You** to provide a repair quote from a reputable repairer of **Your** choice.

We reserve the right to seek alternative quotations from other repairers.

Depreciation Claims

If after being repaired the **Equipment and instruments** has **Depreciated** due to the damage sustained then **We** will also pay the amount the **Equipment and instrument's** value has reduced by, subject to the following:

• This payment will be no more than the **Sum Insured** for that item less the cost of repairs also paid.

• Any claims for **Depreciation** must be made no later than 60 days after the repair of the **Equipment and instruments** is finished.

• **We** will not pay any amount for the **Depreciation** in value of any **Computer equipment and mobile phones.**

Damaged Beyond Repair/unrecovered loss or theft

If **We** decide the **Equipment and instruments** is beyond economic repair, has been **Accidentally lost** or has been stolen and not recovered, **We** will pay **You** one of the **Cost of replacing the item(s)** options. The option chosen will be **Our** choice.

Cost of replacing the item(s) means **We** will, at **Our** option, pay one of the following;

a. The price of an identical replacement model or a model of similar quality and features unless the **Equipment and instruments** condition has been altered from a new condition due to modification, pre-existing damage, repairs undertaken or excessive wear and tear

b. The **Market value** of the **Equipment and instruments** at time of damage if the **Equipment and instruments:**

- could not be reasonably replaced with an identical model or a model of similar quality and features,
- the item is rare or the item's condition has been altered from a new condition due to modification, pre-existing damage, repairs undertaken or excessive wear and tear.

We may use independent expert opinions to establish the **Market value** where there has been no recent professional valuation.

The most **We** will pay is the **Equipment and instruments Sum(s) insured**. If **You** elect not to replace property which has been lost or destroyed, the amount payable will be the **Market value** limited to the **Sum(s) insured** for the **Equipment and instruments.**

Reinstatement of Sum(s) Insured

Following a partial damage claim, the **Sum(s) insured** will automatically be reinstated until the end of the current **Period of insurance**, unless **We** also pay for **Depreciation**. If **We** make a payment for **Depreciation**, the **Sum(s) insured** will be reduced to the **Depreciated** figure. No refund of premium will be provided.

Claims With Value Added Tax (VAT) Registration

Where **You** are registered for VAT, claims will be settled excluding VAT for items on which VAT would be normally recoverable.

Replacement of Computer Equipment and Mobile Phones

Any **Computer equipment and mobile phones** may come from new or refurbished stock. The colour of any replacement may not be the same as the one **You** have claimed for.

Salvage of Equipment and instruments

If **We** have paid a claim for **Equipment and instruments** that are beyond repair or have been **Accidentally lost** or stolen and not recovered, then those items will become **Our** property. If these items are later recovered, **You** must notify **Us** immediately and to ensure the item is returned to **Us**. **We** may provide an opportunity to purchase back the **Equipment and instruments** at their new **Market value** before any disposal or sale by **Us**.

How to Make a Complaint

If **You** have any concerns, wish to make a complaint or are dissatisfied regarding the sale of **Your** membership or policy please contact Hencilla Canworth part of Howden:

Phone: **020 8686 5050**

Writing: **Hencilla Canworth part of Howden,**
Simpson House,
6 Cherry Orchard Road,
Croydon
CR9 6AZ

Your complaint will be acknowledged, in writing, within 5 (five) business days of the complaint being made. A decision on **Your** complaint will be provided to **You**, in writing, within 8 (eight) weeks of the being made. Should **You** remain dissatisfied with the final response or if **You** have not received a final response within 8 (eight) weeks of the complaint being made, **You** may be eligible to refer **Your** complaint to the Financial Ombudsman Service in the United Kingdom. The contact details are as follows:.

Financial Ombudsman

You have the right to refer **Your** complaint to the Financial Ombudsman, free of charge – but **You** must do so within six months of the date of the final response letter. If **You** do not refer **Your** complaint in time, the Ombudsman will not have **Our** permission to consider **Your** complaint and so will only be able to do so in very limited circumstances such as a delay caused by exceptional circumstances.

Writing: **The Financial Ombudsman Service**
Exchange Tower
London E14 9SR
Website: **www.financial-ombudsman.org.uk**
Phone: **0800 0234567 or 0300 1239123**
Email: **complaint.info@financial-ombudsman.org.uk**

Financial Services Compensation Scheme

If **We** are unable to meet **Our** liabilities **You** may be entitled to compensation under the Financial Services Compensation Scheme (FSCS).

Further information about compensation scheme arrangements is available at;

Website: **www.fscs.org.uk,**
Phone: **0800 678 1100 or 0207 741 4100**
Email: **enquiries@fscs.org.uk**

Privacy Notice Summary

Allianz Insurance plc (we/our/us) is part of the Allianz Group which includes insurance companies, insurance brokers and other companies owned by the Allianz Group. More information can be found at: www.allianz.co.uk/about-allianz/our-organisation.html.

Allianz Insurance plc is the data controller of any Personal Information given to **Us** about **You** or other people (**You**/**Your**) named on the **Policy schedule**, quote or claim. It is **Your** responsibility to let any named person know about who **We** are and how this information will be processed. Under data protection law, **You** have rights **We** need to make **You** aware of. The rights available to **You** depend on **Our** reason for processing **Your** information.

You have the right to:
• access the Personal Information **We** hold about **You**;
• correct Personal Information **You** think is inaccurate or to update information **You** think is incomplete;
• have Personal Information deleted in certain circumstances;
• restrict the processing of **Your** Personal Information, under certain circumstances;
• receive Personal Information in a portable format. This only applies to information **You** have provided to **Us**;
• object to **Us** processing **Your** Personal Information, under certain circumstances;
• withdraw consent or update **Your** marketing permissions at any time;
• make a complaint if **You** feel **Your** Personal Information has been mishandled.

You can also ask **Us** to review an automated decision.

If **You** have any questions about how **We** use **Your** Personal Information, view **Our** Privacy Notice at https://www.allianz.co.uk/privacy-notice.html. If **You** don't have access **You** can write to **Us** as at: Data Rights, Allianz, PO box 5291, Worthing, BN11 9TD or via email at datarights@allianz.co.uk. **You** can also contact Our Data Protection Officer: Data Protection Officer, PO box 5291, Worthing, BN11 9TD or via email at dataprotectionofficer@allianz.co.uk.

This insurance is underwritten by Allianz Insurance plc, registered in England and Wales with company number 84638. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, reference number 121849. Registered address: 15 Bishopsgate, London, EC2N 3AR