

Musicians' Union (MU)

Specified Instrument & Equipment Cover

Effective for policies purchased or renewed on or after 01/09/2023

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.

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Customer Service

If you have a question about your insurance please contact:

Hencilla Canworth GI Ltd

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 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 GI Ltd soon as possible if there are any changes to Your circumstances which could affect Your insurance. This could include;

- o Any incorrect details on Your **Policy schedule**
- o Your address has changed
- o You no longer own, or have on loan, any of the items covered under this insurance policy
- o The replacement value of Your items has changed
- o You are likely to stay outside of the UK for more than one year or You are not staying in any one place longer than six months in a 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 each item of Your **Equipment and instruments** is the correct replacement cost. The **Sum(s) insured** stated on Your **Policy schedule** will not be amended unless You request this.

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**.

Where an item of Your **Equipment and instruments** has a value of more than £10,000 You must take regular photographs showing the current condition from all sides. Should You modify the items or the condition changes, then You must take additional photographs to show the changes.

Fraud

If You or anyone acting on Your behalf:

- provides deliberately false or misleading information when taking out the policy or making any changes
- makes any false, fraudulent or exaggerated claims
- supports a claim by false or fraudulent documents, devices or statements (whether or not the claim is itself genuine)Or
- makes a claim for loss or damage which You or anyone acting on the Your behalf deliberately caused

We can refuse to pay the whole of any claim and may recover from You any amount already paid in respect of any claim(s). We may also treat the policy as terminated from the date any fraud occurred. If this happens You will have no cover from the date of the termination and You would not be entitled to any refund of premium.

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 in turn 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 loss/ accidentally lost	Loss which is sudden and unexpected and is not deliberately caused by You or any other party.
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, electronic point of sale equipment/machines and mobile phones/smart phones
Cost of Replacing the Item(s)	<p>a. The catalogue price of an identical replacement model or a model of similar quality and features</p> <p>b. The market value of the Equipment and instruments Sum(s) 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</p> <p>c. Any Computer equipment and mobile phones can come from new or refurbished stock.</p>
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 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.
Period of insurance	The period of time shown on Your Policy schedule .
Policy schedule	The document showing details of Your Equipment and instruments and any additional terms or conditions
Sum(s) insured	<p>The maximum claim amount We will pay for each individual Equipment and instruments item as shown on Your Policy schedule, or where the amount shown on Your Policy schedule relates to a group or collection of items then</p> <p>a. We will pay up to the value shown for each individual Equipment and instruments item 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</p> <p>b. We will pay the Cost of Replacing the Item(s) individually up to the value shown on Your Policy schedule</p> <p>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.</p>
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 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 and damage.

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

You must ensure that the roof, walls, floor, doors and windows of any outbuilding 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 entering the outbuilding 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

- The laws of England and Wales apply to this insurance contract
- 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 GI Ltd.

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 GI Ltd .

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 GI Ltd 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 GI Ltd 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

As a minimum security requirement the premises that the **Equipment and instruments** are kept within must have in place the following precautions when left unattended or the household goes to bed□

- All external doors must be locked with the keys removed from the locks and,
- All windows must be closed and latched, 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 accidental damage, theft or **Accidental loss** occurring during the **Period of insurance** to the **Equipment and instruments** shown on **Your Policy schedule** up to their **Sum(s) insured**. Cover Extensions also apply. Please read the Policy Conditions found on page 4, Policy Exclusions found on Page 7 and How to Make a Claim found on page 8. 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	<p>Loss or damage caused by Your wilful acts.</p> <p>Any amount for the Depreciation in value of any Computer equipment and mobile phones</p> <p>Loss or damage arising from:</p> <ol style="list-style-type: none"> Faulty design or workmanship or the use of faulty or unsuitable materials. Any process of cleaning, dyeing, maintenance, repairing, restoration or servicing Electronic, electrical or mechanical breakdown, failure or derangement. Any form of virus. Damage while the Equipment and instruments is stored at any residence which You lend, let or sub-let to another person unless entry or exit is made using Forcible and violent means. Wear and tear, deterioration or any gradually operating cause. An inherent or latent defect. Wet or dry rot, mould, mildew, damp, fungus, rust or corrosion. Insects, vermin or woodworm.
Theft or Attempted Theft	<p>Theft from the premises the Equipment and instruments are kept in when the premises is left unattended or the household goes to bed, unless:</p> <ol style="list-style-type: none"> Involving forcible and violent entry, All external doors are locked with the keys withdrawn from locks, All external windows are closed and latched, except those in occupied bedrooms Policy Condition 12 – 'Minimum Standards of Security' is complied with 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 <p>Unexplained theft.</p> <p>Theft if the Equipment and instruments are stored at an address that is left unoccupied for more than 60 days.</p> <p>Theft or attempted theft while the Equipment and instruments are stored at any residence which You lent, let or sub-let to another person unless entry or exit is made using Forcible and violent means.</p> <p>Theft by any person or persons to whom any Equipment and instruments are entrusted or loaned.</p>
Accidental Loss	<p>Unexplained loss within Your premises.</p> <p>Loss while the Equipment and instruments are stored at any premises which is lent, let or sub-let to another person unless entry or exit is made using Forcible and violent means.</p>

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. **You** will be covered for theft, attempted theft or damage to those items while left in an unattended vehicle. **Your Policy schedule** will show '(Worldwide)' under the 'Make/Model' heading for each item.

We will not cover any theft of or damage to **Equipment and instruments** whilst left in:

- a. A soft top convertible vehicle, other than where kept in the locked boot not accessible from the passenger compartment
- b. Any other vehicle, unless:
 - i. There is signs of **Forcible and violent** entry into the vehicle (e.g. broken windows or damage to locks)
 - ii. All the vehicle's security systems are activated, windows and sunroofs are closed and all doors are locked with the keys or removable ignition devices removed from the vehicle.
 - iii. The item(s) are hidden from view when left unattended. This means if the item(s) will fit into a glove compartment, a locked boot or other concealed internal compartment, it must be placed in one of these areas when left unattended. If the item(s) will not fit, it must be covered from direct external view (e.g. covered with a sheet or blanket)

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, 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:

- Climatic or atmospheric conditions, changes in air pressure or extremes of temperature (except where damage is directly due to a one off sudden event).
- Effects of sunlight, fading, changes in colour, texture or finish.
- 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 any

- contagious or infectious disease, including the fear or threat (whether actual or perceived) of a contagious or infectious disease
- the presence or suspected presence of pathogens at, in or on the premises or property of any person or entity
- 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.

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.

How to Make a Claim

If You need to make a claim You must:

1. Notify Hencilla Canworth GI Ltd via telephone **020 8686 5050** within six months of the date of the loss or damage occurring
2. or via post to **Hencilla Canworth GI Ltd, 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 the 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 details.

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 following repair for partial damage

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 instruments** value has reduced by.

- 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 repair, or has been accidentally lost or stolen and not recovered, **We** will pay the **Cost of Replacing the Item(s)**.

Claims payments will not be reduced by any **Depreciation** or wear and tear the **Equipment and instruments** had before the loss.

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

Where items which have been lost or stolen and are later recovered, **You** must notify **Us** immediately and to ensure the item is returned to **Us**.

We will provide **You** with an opportunity to purchase back the **Equipment and instruments Sum(s)** at their new market value before any disposal or sale by **Us**.

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 automatically 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

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

How to Make a Complaint

Hencilla Canworth GI Ltd

If **You** have any concerns or are dissatisfied regarding the sale of **Your** membership or policy please contact Hencilla Canworth GI Ltd:

Phone: **020 8686 5050**

Writing: **Hencilla Canworth GI Ltd,
Simpson House,
6 Cherry Orchard Road,
Croydon
CR9 6AZ**

Alternatively, if **You** are unhappy with any other aspect of the policy please read the Allianz Musical Insurance section and follow the steps outlined.

If **We** have not resolved the situation within eight weeks **We** will issue **You** with information about the Financial Ombudsman Service (FOS). The FOS offer a free, independent service to resolve complaints. Using **Our** complaints procedure or contacting the FOS does not affect **Your** legal rights.

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**

Allianz Musical Insurance

Our aim is to get it right, first time every time.

If **you** have a complaint **We** will try to resolve it straight away. If **We** are unable to, **We** will confirm **We** have received **Your** complaint within five working days and do **Our** best to resolve the problem within four weeks. If **We** cannot **We** will let **You** know when an answer may be expected.

If **you** have a complaint, please contact **our** Customer Satisfaction Manager at:

Phone: **0344 391 4037** or Email: **csm@allianz.co.uk**

Writing: **Customer Satisfaction Manager
Allianz Musical Insurance
P O Box 224,
Huddersfield,
HD8 1FS**

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 www.fscs.org.uk

Website: **www.fscs.org.uk**,

Phone: **0800 678 1100 or 0207 741 4100**

Email: **enquiries@fscs.org.uk**

Privacy Notice Summary

Please find below a summary of **Our** Privacy Notice. The full notice can be found on the Allianz UK website: allianz.co.uk/privacy-notice.html.

If **You** would like a printed copy of **Our** Privacy Notice, please contact the Data Rights team using the details below. Allianz Insurance plc is the data controller of any personal information given to **Us** about **You** or other people named on the policy, quote or claim. It is **Your** responsibility to let any named person know about who **We** are and how this information will be processed.

Allianz Insurance plc, Allianz Engineering Inspection Services Limited, Petplan Ltd and VetEnvoy are companies within the Allianz Holdings.

Anyone whose personal information **We** hold has the right to object to us using it. They can do this at any time by telling **Us** and **We** will consider the request and either stop using their personal information or explain why **We** are not able to. If **You** wish to exercise any of **Your** data protection rights **You** can do so by contacting **Our** Data Rights team:

Any queries about how **We** use personal information should be addressed to **Our** Data Protection Officer:

Telephone: **0208 231 3992**
Email: **datarights@allianz.co.uk**
Address: **Allianz Insurance plc,
57 Ladymead,
Guildford,
Surrey, GU1 1DB**

Telephone: **0330 102 1837**
Email: **dataprotectionofficer@allianz.co.uk**
Address: **Data Protection Officer,
Allianz,
Guildford,
Surrey, GU1 1DB**

Underwriter

This policy is underwritten by Allianz Musical Insurance which is a trading name of Allianz Insurance plc.

Allianz Insurance plc is registered in England No. 84638. Registered office : 57 Ladymead, Guildford, Surrey GU1 1DB, United Kingdom.

Allianz Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Financial Services Register No. 121849.