The Musicians' Union £3,000 Musical Instrument and Equipment Insurance Scheme Overview

INTRODUCTION

This is a summary only. For definitive information on policy cover, terms and exclusions please refer to the policy wording and policy schedule.

NAME OF THE INSURER

This policy is underwritten by Allianz Insurance plc. Hencilla Canworth part of Howden manages this policy on behalf of the Musicians' Union and its members.

ELIGIBILITY

Individual registered members of the Musicians' Union permanently residing in England, Scotland, Wales, Northern Ireland, the Isle of Man or the Channel Islands who have activated this insurance cover.

POLICY COVER.

This policy covers registered members of the Musicians' Union who have activated this insurance cover against loss, damage or theft of your own musical instruments and equipment up to £3,000 subject to the terms and conditions of the policy. The policy also covers hire costs, damage whilst in transit and unattended vehicle cover subject to terms and conditions specified within the policy wording.

DEMANDS AND NEEDS

This policy meets the demands and needs of Musicians' Union members permanently residing in England, Scotland, Wales, Northern Ireland, the Isle of Man or the Channel Islands that wish to protect their Instruments and related musical equipment up to £3,000 against loss, accidental damage or theft, subject to the terms and conditions of this policy.

TERRITORIAL LIMITS

Worldwide provided the member is usually resident in England, Scotland, Wales, Northern Ireland, the Isle of Man or the Channel Islands.

WHAT IS NOT INSURED

1. **Excess -** The first £150 of any claim, or the first £350 of any claim for laptops, personal computers or tablets.

2. **Musicians' Union Limit -** For each member of the Musicians' Union We will not pay more than £3,000 in a 12 month period from the date of the first loss. We will also not pay more than £5,000 in a rolling 5 year period. These limits exclude hire charges detailed in 'What is Covered'.

3. **Theft From Unattended Premises -** Any claims for theft or attempted theft from an unattended premises unless General Condition 11 'Minimum Standards of Security' is complied with.

4. **General Exclusions -** Loss or damage arising from:

- Failure of an instrument's structure during or due to general use (including whilst playing) when there has been no recent Accidental damage
- 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 or an inherent or latent defect.
- Theft from the premises the equipment and instruments are kept in when the premises is left unattended or the household goes to bed, unless Involving forcible and violent entry and all external doors are locked with the keys withdrawn from locks,
- Wear and tear, ageing, deterioration or any gradually operating cause.
- Wet or dry rot, mould, mildew, damp, fungus, rust, corrosion or insects, vermin or woodworm.
- Unexplained loss within your premises including its property boundaries.
- Any loss or damage caused by your wilful acts.
- Any claim for instrument(s) and related musical equipment which are lost and not recovered as a direct result of being deliberately left unattended.
- Any loss from an unattended vehicle where the conditions of the unattended vehicle cover section in your policy wording have not been met.

5. **Customer Replaceable Items -** Breakage of customer replaceable items such as strings, reeds and drumheads.

6. **Consequential Loss -** Any costs suffered as a result of not being able to use the instrument or equipment (e.g. loss of income for not being able to perform a concert).

7. **Earthquakes or Volcanoes -** Loss or damage happening in connection with an earthquake or a volcanic eruption.

8. **Sets and Collections -** Any costs incurred in matching any parts of a set or a collection not involved in a claim.

9. **Climatic conditions -** Loss or damage arising from:

a) Climatic or atmospheric conditions, changes in air pressure or extremes of temperature (except where damage is 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.

10. **Theft by Loanee -** Theft by any person or persons to whom the instruments and equipment are entrusted or loaned.

11. **Theft from Unsecured Locations –** Theft of instruments and related musical equipment left unattended in an unsecured, open location that members of the public can easily access

12. **Computer Date Recognition -** Any loss or damage caused by the failure of any electrical or computer equipment, software, microcontroller, microchip, accessories or associated equipment, to correctly recognise and process any calendar date or time.

13. **Confiscation -** Costs or damage by confiscation or detention or nationalisation or requisition by Customs or other officials or legal authorities.

14. **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.

15. **Travel and Courier Costs -** Travel, delivery, postage or courier costs in the event of a claim (e.g. transport to a repairer)

16. **Quotation Costs -** The cost of any estimate or quotation to replace and/or repair the instruments and equipment.

17. **Unexplained theft or loss -** Any claims for unexplained theft or any claims for unexplained loss within your residence.

18. **Mobile Phones -** Loss, damage or theft to mobile phones including loss of the data held on it.

19. **War -** Loss or damage due to war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.

20. 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.

Please see your policy wording for additional information and definitions relating to this exclusion

21. MU Specified Cover – Cover under this policy if you are entitled to claim under the MU Specified Instrument/equipment Cover (formerly MU Additional Cover).

22. 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.

23. UK Residency - This insurance does not cover anyone that is not a resident of the United Kingdom (Great Britain, Northern Ireland), the Isle of Man or the Channel Islands

POLICY CONDITIONS (PLEASE SEE YOUR POLICY WORDING FOR ALL CONDITIONS)

1. REASONABLE CARE
You must keep the instruments and related musical equipment insured under this policy in a good state of repair and take all reasonable precautions to prevent accidents, theft, loss or damage.

2. MUSICIANS' UNION MEMBERSHIP
This insurance cover is only in force if:

a. Musicians' Union have renewed this policy,
b. You are a Musicians' Union member, and
c. You have activated this insurance cover.

If you do not pay your membership fees this cover will automatically stop when your Musicians' Union membership ends.

IF YOU NEED TO MAKE A CLAIM

- Notify **Hencilla Canworth part of Howden** via telephone **020 8686 5050**
- or via post to **Hencilla Canworth part of Howden, Simpson House, 6 Cherry Orchard Road, Croydon CR9 6AZ**
- Tell the police immediately if the claim is in relation to theft, attempted theft or malicious damage
- 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 instruments and related musical equipment 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.

CUSTOMER SERVICE/COMPLAINTS

If **you** have any concerns, are dissatisfied regarding the registration of **your** membership, activation of this insurance cover or if **you** wish to make a complaint, **you** can do so at any time by referring the matter to **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.

This policy is underwritten by Allianz Insurance plc:
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