

# Musicians' Union (MU)

## £3,000 Musical Instrument and Equipment Insurance Scheme (MU£3K)

Terms and Conditions - Effective 01/09/2023

### Important Information

#### 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 **instrument(s) and related musical equipment** up to £3,000 against loss, accidental damage or theft, subject to the terms and conditions of this policy.

#### Terms and Conditions

**Your policy schedule** along with the terms and conditions shown within this document form **your** insurance contract. **We** will settle **your** claim in line with the terms and conditions of this policy wording for events that happen during the **period of cover**.

If **you** have already registered for this cover then subsequently purchase MU Specified Instrument/equipment Cover (formerly MU Additional Cover), the cover provided under this policy will no longer apply as **your** MU Specified Instrument/equipment Cover premium will be reduced accordingly.

#### Customer Service

If **you** have a question about **your** insurance please contact Hencilla Canworth GI Ltd:

**Telephone: 020 8686 5050**

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

### Policy Definitions

If **we** explain what a word means that word has the same meaning wherever it appears in these terms and conditions.

<b>Accidental loss</b>	Loss which is sudden and unexpected and is not deliberately caused by <b>you</b> or any other party.
<b>Act of terrorism</b>	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.
<b>Beyond Economic Repair/ Total Loss</b>	Where <b>we</b> deem the cost of repairing <b>your instrument(s) and related musical equipment</b> is more than the market value at the time of damage or the catalogue price of an identical replacement model or a model of equivalent quality and features.
<b>Cyber Attack</b>	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.
<b>Cost of replacing</b>	a. The catalogue price of an identical replacement model or a model of equivalent quality and features, or b. The market value of the item at time of damage if the item could not be reasonably replaced c. Any computer equipment can come from new or refurbished stock.
<b>Depreciation</b>	The reduction in the value of the <b>instrument(s) and related musical equipment</b> due to the damage sustained and subsequent repair.
<b>Indemnify</b>	Placing <b>you</b> back in the same financial position that <b>you</b> were in before a valid claim occurred.
<b>Instrument(s) and related musical equipment</b>	Musical instruments, equipment or accessories that <b>you</b> own which are primarily designed and used for musical purposes.
<b>Loaned</b>	The temporary transfer of the <b>instrument(s) and related musical equipment</b> into the custody and control of another person with <b>your</b> permission.
<b>Period of Cover/ Insurance</b>	From the date the Musicians' Union member registered for this insurance and any period agreed by insurers and the Musicians' Union the membership of which must be retained.
<b>Policy schedule</b>	The document showing further details of this insurance contract and any additional terms or conditions.
<b>We, Our, Us</b>	Allianz Insurance plc.
<b>You, your, yourself, the insured</b>	An individual member of the Musicians' Union permanently residing in England, Scotland, Wales, Northern Ireland, the Isle of Man or the Channel Islands, who has registered for this insurance.

# General Conditions

If **you** do not comply with the following conditions, and the condition **you** have not kept to relates to a claim, **we** can refuse **your** claim.

## 1. Reasonable Care

**You** must keep the **instrument(s) 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** are registered to have this cover.

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

## 3. Claims, Our rights

If **we** pay a claim under this policy but **we** consider there is a right to recover the claim cost or part of 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.

## 4. 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.

## 5. Passing of interest

When a claim is settled for a **Total Loss**, the items will belong to **us**. If **we** choose not to take possession of the items, **we** will not be held responsible for any disposal charges.

## 6. Transfer of interest

**You** may not transfer the interest of this policy to any other party without **our** written consent.

## 7. 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**.

## 8. 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.

## 9. Territorial Limits

The policy provides cover worldwide provided **you** are usually resident in England, Scotland, Wales, Northern Ireland, the Isle of Man or the Channel Islands.

## 10. Cancellations

Providing Musicians' Union renew this policy each year and does not cancel the policy mid-term **your** insurance cover will remain in force for as long as **you** are a Musicians Union member and are registered to have this cover. If **you** do not pay **your** membership fees this cover will automatically stop when **your** Musicians' Union membership ends.

## 11. Minimum Standards of Security

Cover for loss or damage caused by theft or attempted theft is subject to the below minimum standards of security. These standards must be met when the premises in which **instrument(s) and related musical equipment** are kept is left unattended:

- a. All external doors are locked, and
- b. All external windows are closed and latched.

## Fraud

If **you** or anyone acting on **your** behalf:

- makes any false or fraudulent claim
- makes any exaggerated claim
- 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, damage or theft which **you** or anyone acting on the **your** behalf deliberately caused or colluded in

**we** will refuse to pay the whole of the claim; and may recover from **you** any amount already paid in respect of the claim.

**We** may also treat the policy, or **your** registration for this cover, as terminated from the date the 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 or membership fees.

If **we** receive a claim under this 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.

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## What Is Covered?

This policy covers the following for any **instrument(s) and related musical equipment** for the personal use of a member of Musicians' Union who has registered to obtain this cover. Cover applies anywhere in the world;

- a) If the **instrument(s) and related musical equipment** are accidentally damaged but can be repaired, **we** will pay the cost of repair and any **depreciation** in value arising directly from the insured damage up to the policy limit of £3,000.
- b) If the **instrument(s) and related musical equipment** are accidentally damaged **beyond economic repair** or are stolen or accidentally lost, **we** will pay the cost to replace the items up to the policy limit of £3,000.

## Unattended Vehicle Cover

Within the £3,000 policy limit **we** will cover any theft or damage to **instrument(s) and related musical equipment** whilst left in an unattended vehicle subject to the following:

- a) The vehicle must have a permanent hard roof or retractable hard top which is fully closed when unattended.
- b) There must be signs of forcible and violent entry into the vehicle (e.g. broken windows or damage to locks).
- c) The item(s) must be 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).
- d) All vehicle security systems must be activated and any doors, windows and sunroofs closed and locked.

## Transit Cover

Within the £3,000 policy limit **we** will cover any damage or loss to any **instrument(s) and related musical equipment** in transit.

**We** will not pay for any Loss or damage arising from:

- a) Transit by air unless the instruments and equipment are securely packed in a suitable protective musical instrument case or by a professional transit or removal company.
- b) Postal or similar transit unless the instruments and equipment are securely packed in a suitable protective case or container.

## Hire Costs Cover

In addition to the £3,000 policy limit **we** will pay the cost of hiring comparable alternative instruments and equipment in the event of a valid claim subject to:

- a) A maximum of £200 per Musicians' Union member for each claim to hire **instrument(s) and related musical equipment**, and
- b) A maximum of £500 per Musicians' Union member for the combined costs of all hire of **instrument(s) and related musical equipment** during the **period of insurance**.

# What Is Not Covered?

**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 from 1st January 2020. 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 there are signs of forcible and violent entry to the premises and General Condition 11 'Minimum Standards of Security' is complied with.

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

- a) Wear and tear, deterioration or gradually operating causes.
- b) An inherent or latent defect.
- c) Wet or dry rot, mould, mildew, fungus, rust or corrosion.
- d) Insects, vermin or woodworm.
- e) Faulty design or workmanship or the use of faulty or unsuitable materials.
- f) Any commercial process of cleaning, dyeing, maintenance, repairing, restoration or servicing.
- g) Electronic, electrical or mechanical breakdown, failure or derangement.
- h) Any virus, network failure, programming or operator error
- i) Ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
- j) The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or any nuclear components of such assembly.
- k) Pressure waves caused by aircraft and other aerial devices.
- l) Any chemical, biological, bio-chemical or electromagnetic weapon.
- m) Any loss, damage or liability related to a **Cyber Attack**.

**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(s) and related musical 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 **instrument(s) and related musical equipment** are entrusted or loaned.

**11. 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.

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

**13. 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.

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

**15. Quotation Costs** - The cost of any estimate or quotation to replace and/or repair the **instrument(s) and related musical equipment**.

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

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

**18. 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.

**19. Contagious or 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.

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

# 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**
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 **instrument(s) 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.

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# 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 **indemnify you** by cash payment, repair or replacement but **our** liability in respect of any **instrument(s) and related musical equipment** is restricted to the policy limit after deduction of the policy excess.

## Partial Damage

If the **instrument(s) and related musical equipment** are damaged but can be repaired **we** will pay the cost of repair and any **depreciation** in value up to the policy limit of £3,000.

If it is possible to repair the **instrument(s) and related musical equipment** then **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.

If **we** have paid a claim for **instrument(s) and related musical equipment** 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 insured item(s) at their new market value before any disposal or sale by **us**.

If **you** elect not to replace any **instrument(s) and related musical equipment** which has been stolen, accidentally lost or damaged **beyond economic repair**, the amount payable will be restricted to the policy limit after deduction of the policy excess.

## Damaged Beyond Repair

If the **instrument(s) and related musical equipment** are stolen, accidentally lost or **we** deem it to be **beyond economic repair**, **we** will pay the **cost of replacing** the Items up to the policy limit.

Claims payments will not be reduced by any **depreciation** or wear and tear the items had before the loss.

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# How to Make a Complaint

## Hencilla Canworth GI Ltd

If **you** have any concerns or are dissatisfied regarding the registration 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.

## 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](mailto:csm@allianz.co.uk)

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

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](http://www.financial-ombudsman.org.uk)  
Phone: **0800 0234567 or 0300 1239123**  
Email: [complaint.info@financial-ombudsman.org.uk](mailto: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](http://www.fscs.org.uk),  
Phone: **0800 678 1100 or 0207 741 4100**  
Email: [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk)

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## 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](http://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:

Telephone: **0208 231 3992**  
Email: [datarights@allianz.co.uk](mailto:datarights@allianz.co.uk)  
Address: **Allianz,**  
**57 Ladymead, Guildford,**  
**Surrey, GU1 1DB**

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

Telephone: **0330 102 1837**  
Email: [dataprotectionofficer@allianz.co.uk](mailto:dataprotectionofficer@allianz.co.uk)  
Address: **Data Protection Officer, Allianz,**  
**57 Ladymead, 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.