



Harmonic Musical Instrument Insurance

Policy Summary

This is an important document which we recommend you read. The policy summary only provides an outline of the cover provided. It does not detail all the limits, terms, conditions or exclusions. For full details refer to a copy of the policy wording.

You can view a copy of the policy wording at www.newmooninsurance.com or you can request a copy by calling 0845 072 8535.

New Moon Insurance Services Limited administers this insurance on behalf of Hiscox.

What would the policy cover me for?

- Harmonic Musical Instrument Insurance is an annual insurance contract available to both professional and amateur musicians aged 18 and over who are permanently resident in the UK.
- Harmonic Musical Instrument Insurance provides cover for those wishing to protect their musical instruments and other musical items against accidental damage, loss and theft occurring anywhere in the world. Cover lasts for 12 months.
- Harmonic Musical Instrument Insurance will pay for accidental Bodily Injury, death, disease or Accidental Damage to any person or Accidental Damage to third party property which arises from your use of or ownership of musical, entertainment, sound or lighting equipment, providing you are a resident within the United Kingdom.
- If you decide not to continue with the insurance within 14 days of receiving the policy document, you may cancel the cover and provided you have not made a total loss claim we will refund any money paid.

The significant benefits, features and exclusions of the Harmonic policy

Features and Benefit (where we refer you to a section these are shown in the policy terms and conditions)	Significant Exclusions and Limitations (where we refer you to a section these are shown in the policy terms and conditions)
<p>The policy provides loss, theft or accidental damage cover for your musical instruments, happening anywhere in the world. (See the section - "What is covered").</p> <p>Cover is automatically provided for unspecified musical accessories. (See the definition of unspecified musical accessories within the section "Policy Definitions").</p> <p>We will pay for any reduction in value (depreciation) arising from damage to an insured musical instrument following its repair. (See the section - "What is covered")</p> <p>The policy provides cover for items left in unattended vehicles.</p>	<p>The most we will pay for the insured item is the sum insured for that item as specified by you. (See the definition of sum insured within the section "Policy Definitions").</p> <p>A limit of £350 for any one item and a total limit of £750 per claim is applicable to unspecified musical instruments. Minimum value any one item is £10. (See the definition of unspecified musical accessories within the section "Policy Definitions").</p> <p>When taking out this insurance your sums insured must be adequate. Written evidence of value and title is required in the event of a claim for all insured items with an individual value in excess of £25,000. We would recommend that you obtain written evidence of value and title for all insured items. If your written evidence of value is more than 5 years old your claim settlement may be affected. (See the section – "What is covered – Evidence of instrument value").</p> <p>Items must be hidden from view, for example locked in the boot. Cover is not available for convertible or soft topped vehicles. (See the section "What is not covered Section A").</p>
<p>Additional Instruments - any musical instruments acquired during the term of the policy are automatically covered. (See the section - "What is covered" – Cover extension 2).</p>	<p>Cover is subject to:</p> <ol style="list-style-type: none"> 1. you notifying us within 14 days of acquiring the instrument 2. a limit of £3,500 for any one instrument 3. a limit of £3,500 during the policy period <p>(See the section "What is covered" – Cover extension 2).</p>
<p>Hire costs - we will pay for any reasonable and necessary costs you incur, whilst having to hire alternative instruments in the event of a valid claim being made under the policy (See the section - "What is covered" – Section A).</p>	<p>Cover is subject to:</p> <ol style="list-style-type: none"> 1. written proof as to why the hiring of an instrument is required e.g. upcoming concert performance 2. a limit of £1,000 in total in any one period of insurance. <p>(See the section - "What is covered" - Policy cover extension 3).</p>
<p>We will within the Territorial Limits and subject to the limit of liability shown in the policy schedule pay for accidental Bodily Injury, death, disease or Accidental Damage to any person or Accidental Damage to third party property which arises from your use of or ownership of musical, entertainment, sound or lighting equipment, providing you are a resident within the United Kingdom. (See the Section – "Section B Public Liability").</p>	<ol style="list-style-type: none"> 1. The first £250 of each and every claim arising from damage to third party property.

How do I make a claim under the Harmonic policy?

You can notify a claim by calling 0115 934 9818 between 9.00am and 5.00pm Monday to Friday (excluding Bank Holidays) or by calling your insurance broker if you have one.

How do I make a complaint?

Complaints Procedure: Sales

If you purchased your policy through a broker and you have a complaint regarding the way in which the policy was sold, please contact your broker, quoting your policy number. If you purchased your policy directly from New Moon Insurance Services Limited and you have a complaint regarding the way in which the policy was sold, please contact us at the address given below:

New Moon Insurance Services Limited
Customer Service Manager

85 High Street
Royal Tunbridge Wells
Kent TN1 1XP

Complaints Procedure: Non Sales

If we make a mistake we will try to put it right promptly. We will always confirm to you the receipt of 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 we have not sorted out the situation within eight weeks we will provide you with information about the Financial Ombudsman Service:

Please contact us at:
Hiscox Customer Relations
Hiscox House
Sheepen Place
Middleborough
Colchester
Essex, CO3 3XL

Telephone: +44(0) 1206 773705 or Email: customer.relations@hiscox.com

Using our complaints procedure or referral to the Financial Ombudsman Services does not affect your legal rights.

Compensation Scheme Entitlement

The Financial Services Compensation Scheme may provide compensation if we are unable to meet our liabilities under the insurance.