



Natural 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?

- Natural 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.
- Natural Musical Instrument Insurance provides cover for those wishing to protect their musical instruments and other musical items against accidental damage, loss and theft occurring within their private residence. Cover lasts for 12 months.
- Temporary additional cover for 7 days when you purchase or become responsible for an additional musical instrument(s) up to £250.
- Costs of hiring alternative instruments up to £100 in the event of a valid claim.
- 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 Natural 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 within your private residence and other specified playing venues. (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>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 £75 for any one item and a total limit of £150 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>Additional Instruments - any musical instruments acquired during the term of the policy are automatically covered. (See the section - "What is covered" – Cover extension 1).</p>	<p>Cover is subject to:</p> <ol style="list-style-type: none"> 1. you notifying us within 7 days of acquiring the instrument 2. a limit of £250 for any one instrument 3. a limit of £250 during the policy period <p>(See the section "What is covered" – Cover extension 1).</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" – Cover extension 2).</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 £100 in total for any one claim. <p>(See the section - "What is covered" – Policy cover extension 2).</p>

How do I make a claim under the Natural 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.