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This document provides a summary of the key information relating to this musicians insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

What is this type of insurance?

This product is designed to meet the needs of customers who wish to protect their musical instruments against loss or damage and protect themselves against third party claims in connection with those instruments.

This policy covers your musical instruments for loss or damage by any cause, which is not specifically excluded. It also covers your legal liability for the normal activities of a brass band, orchestra or music group including fundraising activities such as coffee mornings, barbeques or table top sales.



What is insured?

- ✓ Loss of or physical damage to your musical instruments shown on the schedule while being used, stored or transported by you or while being loaned.
Up to the amount insured.
- ✓ Up to £3,500 for any musical instruments, not shown on the schedule for which you become liable, providing you tell us the additional value within 21 days and pay any required additional premium.
- ✓ Up to £1,000 for the cost of hiring an equivalent instrument while your instrument is awaiting repair following damage covered under this policy.
- ✓ Up to £750 for musical accessories while being used, stored or transported by you.
- ✓ Up to £250 for the cost of transportation, postage or courier fees to and from a repairer following covered damage.

Public and products liability

- ✓ Up to £2,000,000 for your liability to pay damages following accidental injury or damage to property or any nuisance or trespass caused in connection with your business.
- ✓ Band member to member liability, covers band members if the claim is brought against them rather than you.
- ✓ Compensation for each day you have to attend court as a witness in relation to a covered claim. Up to £5,000.

Other optional covers available for an additional premium include:

- Property damage cover for general contents
- Property damage cover for buildings
- Loss of your money
- Employer's Liability cover for injury to your employees
- Trustee and management liability cover for wrongful acts of your trustee/s or business.



What is not insured?

Property damage

- ✗ The amount of the excess, where applicable. This will be shown on the schedule.
- ✗ Damage to replaceable items including strings, reeds and drumheads fitted to the instrument.
- ✗ Damage to any computer equipment or laptop (other than musical accessories).
- ✗ Damage caused by wear and tear, rot, fungus, mould, vermin, infestation or any gradually operating cause.
- ✗ Damage to instruments while being maintained, repaired, inspected or cleaned.
- ✗ Damage caused by dryness, humidity, dampness, condensation, frost, dust, pollution, contamination, shrinkage or extremes of light or temperature.
- ✗ Reduction in value if the instrument forms part of a pair or set.
- ✗ Damage while the instrument is in an unattended vehicle, unless the schedule shows you are covered.
- ✗ Customisation or upgrades to your insured equipment or failure to follow the manufacturer's instructions.
- ✗ Manufacturing or design fault or defect.
- ✗ Any instrument that has been loaned for a fee.
- ✗ Damage while the instrument is stored in premises that have been unoccupied for more than 60 consecutive days.

Public and products liability

- ✗ Damage to your own property.
- ✗ Liability arising from:
 - owning or occupying land not in the schedule;
 - pollution unless caused by a sudden and identifiable act;
 - your employment of anyone;
 - any motorised vehicles;
 - any contract, unless you would have been liable anyway;
- ✗ Fines or penalties.

General – applicable to all sections

- ✗ Deliberate acts by you or on your behalf.



Are there any restrictions on cover?

- ! Theft from unattended premises is only covered if all means of entering the premises have been secured and entry or exit is made using force and violence (other than where left at a venue for less than 48 hours under the instructions of a conductor, organiser or examiner).
- ! Theft from rented private premises is only covered if entry or exit is made using force and violence.
- ! We won't cover any single item of loaned equipment worth more than £25,000.
- ! We won't cover damage to any instrument whilst in transit, unless packed in a protective case or packed by a professional packing company.
- ! We won't cover damage caused by posting your instrument unless packed by you and sent by recorded delivery.
- ! If the sum insured chosen is not adequate your claim payment will be reduced in proportion to the level of underinsurance.



Where am I covered?

Anywhere in the world.



What are my obligations?

- You must take reasonable care to provide complete and accurate answers to questions we ask when you take out and make changes to your policy.
- You must tell us as soon as reasonably possible if any of the details you have told us change.
- You must take reasonable steps to prevent or reduce loss or damage and maintain the instrument in a good state of repair.
- When travelling by airline you must comply with our travel by airline condition which includes checking your instrument before leaving the departure lounge and upon arrival and you must notify the airline immediately of any damage.
- When travelling by other forms of public transport you must comply with our condition which includes notifying the transport authorities within 24 hours of your loss.
- You must tell Newmoon as soon as reasonably possible of any event which may result in a claim.



When and how do I pay?

You must pay in full prior to the start of the policy or renewal. Please check the schedule for details of how to pay.



When does the cover start and end?

The cover starts on the date that we have agreed with you (as shown in the schedule) and lasts 12 months. We will send you notice when your policy is approaching renewal.



How do I cancel the contract?

You can cancel this policy **within 14 days** of the start of cover (or your renewal date) or the date you receive your policy documentation, if this is later. If you contact us in this time no charge will be made and we will refund any premium already paid, unless you have made a claim.

You may still cancel after this period and we will refund any premium you have paid after the date of cancellation, unless you have made a claim. We will not refund any amount less than £15.

Please contact Newmoon Insurance using the details below:

Email: (0)1892 280323 Telephone: nminfo@newmooninsurance.com

If you are unable to contact Newmoon please use the details below:

Telephone: 0345 777 3322 Email: schemesandaffinitiescentre@ecclesiastical.com