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Information

sheet 01b

Insurance scheme explained

The Making Music members' insurance scheme is run by Making Music Insurance Services, specifically for our members. It is offered to those members of Making Music which operate on a voluntary (ie non-professional) basis, for 'activities associated with the general promotion of music and the performance of musical works'.

There are three default cover options available to members; 'Bronze', 'Silver' and 'Gold', designed to provide insurance from entry level for smaller groups, through to the larger groups with more complex requirements that require higher limits.

The Insurance Scheme runs from the 1st January each year **and there are no pro-rated premiums**. This is to ensure administration can be kept to a minimum and the savings passed back to members. This means that the full annual premium is payable whichever month of the year you join the scheme. It is therefore recommended to renew on 1st January each year to gain the full benefit of the annual cover.

There are two insurance premiums, one for Full members, and one for Associate members. The information sheet 'Membership: the options' explains the difference between these two types of membership.

Any members whose income is above £100,000 a year or who require additional cover to 'Gold' or alternative covers not included (such as buildings or travel) can contact Making Music Insurance Services who can arrange suitable cover at competitive rates. Please see contact details below.

Please note that insurance documents (ie: policy schedule, certificate of employers liability, policy summary and full summary) are downloadable from the **My Making Music** section of our website www.makingmusic.org.uk- once you have registered and logged in.

Below is a summary of what each part of the cover does.

1. Public liability

Public liability insurance of £5 million for any one event provides cover for bodily injury to third parties, for which the group is legally liable.

2. Employers' liability

Employers' liability insurance, with a limit of indemnity of £10 million in any one occurrence, provides cover for bodily injuries to volunteers and employees for which the group is legally liable. Whilst not a legal requirement, this conforms to best practice advice given by the Charity Commission to consider volunteers as employees.

It is usual for authorised volunteers acting for a group to be regarded as employees for the purposes of insurance; this is because society increasingly regards volunteers in the same light as employees. For example, the Health & Safety Executive now regards volunteers as employees, and persons who make use of volunteers as employers. The same level of training, information and advice must be given to both employees and volunteers.

3. Products liability

Products liability insurance of £5 million in any one period of insurance covers the member organisation for accidental bodily injury to third parties or damage to their property caused by goods sold or supplied.

4. Charity Trustee Insurance

Please note that this is only available to **registered charities**.

Charity trustee insurance of £100,000 in any one period of insurance and provides cover for wrongful (but not deliberate or wilful) acts committed by a trustee. Cover is also provided if a charity-related document is lost or damaged.

5. Money insurance

Money insurance provides cover for losses in certain cases. Some examples are:

- non-negotiable money such as crossed cheques, money orders and vouchers
- while locked safe at the insured's premises or the home of an authorised person from the member organisation
- money in collection tins and envelopes
- money in transit

Further details about this can be found on page 4 of the '**Policy Summary**' document provided by Making Music Insurance Services.

6. Property insurance

Member groups who chose the 'Silver' or 'Gold' options also have cover for general property such as equipment, risers, music libraries, group owned instruments etc.

Please note

Property cover is only applicable for property belonging to or lent to or hired under a contract of hire to the group. Items owned by private individuals need to be insured by those individuals.

7. Cancellation & Abandonment insurance

Member groups choosing the 'Silver' or 'Gold' options also have cover for the cancellation or abandonment of concerts, workshops and conferences (see the Policy Summary for clarification). Cover is in respect of the out of pocket expenses that cannot be recovered if the

event is cancelled or abandoned or additional expenses incurred up to the cost of cancelling the performance where a performance is postponed or substitute artists are engaged in order to prevent cancellation of the performance.

Please note

This does not include any event that is cancelled due to lack of support or poor weather, unless on the grounds of safety.

Additional insurance cover

In addition to the main insurance package as stated above, groups are able to purchase optional insurance cover at additional rates. Please note that you need to have the main policy in place in order to purchase additional covers.

1. Increased Public Liability cover

The member insurance scheme already includes Public Liability to £5 million for any one event. If you wish to increase Public Liability to £10 million please contact Making Music Insurance Services.

2. Buildings insurance

Making Music Insurance Services can also quote for cover required for buildings. Please contact us directly so that we can gather information from you for quotation purposes.

3. Other cover

Making Music Insurance Services is able to arrange various personal and commercial insurances. Please contact us using the details below.

Further Information

Further information about additional insurance covers can be found in the '**Policy Summary**' document provided by Making Music Insurance Services, or on our website www.makingmusic.org.uk/insurance.

Note on insurance renewals

Renewal of existing policies will normally be carried out by Making Music Insurance Services at the same time as renewing your membership of Making Music. For your convenience the following provisions have been made:

- You should return your Annual Payment Form and a single cheque/BACS payment/credit or debit card payment to Making Music for both membership and insurance; if you require cover other than 'Bronze', 'Silver' or 'Gold' you will be asked to complete an additional online form or contact Making Music Insurance Services so they can provide you with a renewal premium before you make your payment;
- Throughout the year if you have any additional insurance requirements please contact Making Music Insurance Services to receive your quote. Payment should then be made to the Making Music London office.

Contact us

Making Music Insurance Services (MMIS)

Telephone: 01482 388 611

Email: insurance@makingmusic.org.uk

Contact MMIS if you have any further questions or to receive a quote for additional insurance requirements.

Making Music office

Telephone: 020 7939 6030

Email: info@makingmusic.org.uk

Contact Making Music to make payment or for help downloading your group's insurance documents

If you would like us to make this information sheet more accessible, please phone Making Music on 020 7939 6030.

We hope you find this Making Music document useful - it is intended to give a reasonable summary of the position at the time of writing. If you are aware of any changes to the situation described or have suggestions for further information to be included please contact the Membership Services Team at Making Music 020 7939 6030 or info@makingmusic.org.uk. Please note that no responsibility for loss occasioned to any person or group acting or refraining from action as a result of any of the contents of this information sheet can be accepted by any of the authors or by Making Music, the National Federation of Music Societies.

Members of Making Music can download this and other information sheets from our website, www.makingmusic.org.uk, where the latest version will always be available.

We can make this information sheet more accessible on request. Please telephone 020 7422 8280.