

Making Music Insurance Scheme

Welcome to RSA.

You should read this Schedule in conjunction with your Policy. These details are a record of the information provided to RSA. It is also essential that you read all of the clauses applying to your quotation as these contain important information that may affect your Policy cover.

SCHEDULE

Policy Number: RTT208112

Type:	Bronze Policy Cover
Policy Wording:	RSA Making Music Insurance Scheme
Policyholder:	Participating Members of the Making Music Insurance Scheme as logged with Making Music Insurance Services
Policyholder's Address:	As lodged with Making Music Insurance Services
Situation Address:	As lodged with Making Music Insurance Services
Business:	Music Society, Performing Group and/or Music Promoter
Intermediary's Details:	
Intermediary's Name	Making Music Insurance Services
Address	Partnership House, Priory Park East Kingston upon Hull HU4 7DY
Phone Number	Tel: 01482 388611
Email	Email: makingmusic@jelf.com

Period: From XXXXXXXX To 31st December 2020

Both days inclusive, Local Standard Time

Interest:	Item Description	Limit of Indemnity / Sum Insured
	Public and Product Liability	
	Any one Event	£5,000,000
	All Events happening during any Period of Insurance In respect of products supplied	£5,000,000
	All incidents considered by the Company to have occurred during any Period of Insurance in respect of pollution or contamination of buildings or other structures or of water or land or of the atmosphere	£5,000,000
	Not For Profit Protection Insurance	£100,000
	Employers Liability	
	Any one Event (excluding liability arising directly or indirectly out of Terrorism)	£10,000,000
	Any one Event arising directly or indirectly out of Terrorism	£5,000,000

Legal Defence Costs

- | | |
|---|-----------------|
| a) Part A Employers Liability - The total amount payable by the Company in respect of all costs and expenses arising out of all claims during any Period of Insurance | £250,000 |
| b) Part B Public & Products Liability - The total amount payable by the Company in respect of all costs and expenses arising out of all claims during any Period of Insurance | £250,000 |

Abuse

The total amount payable by the Company in respect of all Losses costs and expenses during any Period of Insurance **£5,000,000**

Retroactive Date – 1/01/2013

Money and Personal Injury (Robbery) – (Any one Loss)

Loss of Money:

- | | |
|---|--|
| A) in the Policyholder's Premises during Working Hours or in transit or in a bank night safe and thereafter within bank premises until at the bank's risk or at any of the Policyholder's contract sites during Working Hours | £2,000 |
| B) in the Policyholder's Premises out of Working Hours | |
| 1) in locked safes or strongrooms | £2,000 |
| 2) not in a locked safe or strongroom | £300 |
| C) in an authorised society members residence in a locked safe | £1,000 |
| D) in collection tins and envelopes | £50 |
| E) or travellers cheques whilst in the custody of an authorised society member whilst in Europe | £1,250 |
| F) due to the dishonesty of employees, authorised society members or authorised volunteers | £5,000 (in total for any one period of insurance limited to a maximum of £2,000 per person) |

Personal Injury (Robbery)

- | | |
|---|--|
| 1 Death or Disablement | £5,000 |
| 2 Loss of one or more Limbs or Eyes | £5,000 |
| 3 Permanent Total Disablement other than by Loss of Limb or Eye from gainful employment of any and every kind | £5,000 |
| 4 Temporary Total Disablement from usual occupation | £50 per week |
| 5 Medical Expenses necessarily incurred in the treatment of the Insured Person | Up to 15% of the benefits payable under 4 above |

Property Damage

All Risks (Anywhere in the UK or Europe) **Not Insured**

- a) Movable property on permanent or long term loan to the Policyholder
- b) Musical scores including temporarily hired or borrowed
- c) Items on short-term loan
- d) Contents and other moveable property owned by the Policyholder

Cancellation / Abandonment

Not Insured

Policyholder's Contribution

Property Damage
 £ 100 All other covers
 £ 1,000 Subsidence

Annual Premium:	Premium Insurance Premium	£xxx.xxx
	Tax	£ xx.xx
	Total Amount Payable	£xxx.xxx

Royal & Sun Alliance Insurance plc (No. 93792)
Registered in England and Wales at St. Mark's Court, Chart Way, Horsham, West Sussex, RH12 1XL.
Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. For your protection, telephone calls will be recorded and may be monitored

Sample



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SCHEDULE

Policy Number: RTT208112

Type: Silver Policy Cover

Policy Wording: RSA Making Music Insurance Scheme

Policyholder: Participating Members of the Making Music Insurance Scheme as lodged with Making Music Insurance Services

Policyholder's Address: As lodged with Making Music Insurance Services

Situation Address: As lodged with Making Music Insurance Services

Business: Music Society, Performing Group and/or Music Promoter

Intermediary's Details:
 Intermediary's Name: Making Music Insurance Services
 Address: Partnership House, Priory Park East, Kingston upon Hull HU4 7DY
 Phone Number: Tel: 01482 388611
 Email: makingmusic@jelf.com

Period: **From** XXXXXXXXXXXX **To** 31st December 2020
 Both days inclusive, Local Standard Time

Interest:	Item	Description	Limit of Indemnity / Sum Insured
		Public and Product Liability	
		Any one Event	£5,000,000
		All Events happening during any Period of Insurance in respect of products supplied	£5,000,000
		All incidents considered by the Company to have occurred during any Period of Insurance in respect of pollution or contamination of buildings or other structures or of water or land or of the atmosphere	£5,000,000
		Not For Profit Protection Insurance	£100,000
		Employers Liability	
		Any one Event (excluding liability arising directly or indirectly out of Terrorism)	£10,000,000
		Any one Event arising directly or indirectly out of Terrorism	£5,000,000

Legal Defence Costs

- | | |
|---|-----------------|
| a) Part A Employers Liability - The total amount payable by the Company in respect of all costs and expenses arising out of all claims during any Period of Insurance | £250,000 |
| b) Part B Public & Products Liability - The total amount payable by the Company in respect of all costs and expenses arising out of all claims during any Period of Insurance | £250,000 |

Abuse

The total amount payable by the Company in respect of all Losses costs and expenses during any Period of Insurance	£5,000,000
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Retroactive Date - 01/01/2013

Money and Personal Injury (Robbery) – (Any one Loss)

Loss of Money:

- | | |
|---|--|
| A) in the Policyholder's Premises during Working Hours or in transit or in a bank night safe and thereafter within bank premises until at the bank's risk or at any of the Policyholder's contract sites during Working Hours | £2,000 |
| B) in the Policyholder's Premises out of Working Hours | |
| 1) in locked safes or strongrooms | £2,000 |
| 2) not in a locked safe or strongroom | £300 |
| C) in an authorised society members residence in a locked safe | £1,000 |
| D) in collection tins and envelopes | £50 |
| E) or travellers cheques whilst in the custody of an authorised society member whilst in Europe | £1,250 |
| F) due to the dishonesty of employees, authorised society members or authorised volunteers | £5,000 (in total for any one period of insurance limited to a maximum of £2,000 per person) |

Personal Injury (Robbery)

- | | |
|---|--|
| 1 Death or Disablement | £5,000 |
| 2 Loss of one or more Limbs or Eyes | £5,000 |
| 3 Permanent Total Disablement other than by Loss of Limb or Eye from gainful employment of any and every kind | £5,000 |
| 4 Temporary Total Disablement from usual occupation | £50 per week |
| 5 Medical Expenses necessarily incurred in the treatment of the Insured Person | Up to 15% of the benefits payable under 4 above |

Property Damage

- | | |
|--|--------------------------------------|
| All Risks (Anywhere in the UK or Europe) | £20,000 |
| a) Movable property on permanent or long term loan to the Policyholder | (Maximum any one item £5,000) |
| b) Musical scores including temporarily hired or borrowed | |
| c) Items on short-term hire/loan | |
| d) Contents and other moveable property owned by the Policyholder | |

Cancellation / Abandonment	£2,500
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Policyholder's Contribution

Property Damage
 £ 100 All other covers
 £ 1,000 Subsidence

Annual Premium:	Premium Insurance	£xxx.xxx
	Premium Tax	£ xx.xx
	Total Amount Payable	£xxx.xxx

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Sample



INSURANCE
SERVICES



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SCHEDULE		Policy Number: RTT208112
Type:	Gold Policy Cover	
Policy Wording:	RSA Making Music Insurance Scheme	
Policyholder:	Participating Members of the Making Music Insurance Scheme as lodged with Making Music Insurance Services	
Policyholder's Address:	As lodged with Making Music Insurance Services	
Situation Address:	As lodged with Making Music Insurance Services	
Business:	Music Society, Performing Group and/or Music Promoter	
Intermediary's Details:		
Intermediary's Name	Making Music Insurance Services	
Address	Partnership House, Priory Park East Kingston upon Hull HU4 7DY	
Phone Number	Tel: 01482 388611	
Email	Email: makingmusic@jelf.com	
Period:	From XXXXXXXXXXXX To 31 st December 2020 Both days inclusive, Local Standard Time	
Interest:	Item	Description
		Limit of Indemnity / Sum Insured
	Public and Product Liability	
	Any one Event	£5,000,000
	All Events happening during any Period of Insurance in respect of products supplied	£5,000,000
	All incidents considered by the Company to have occurred during any Period of Insurance in respect of pollution or contamination of buildings or other structures or of water or land or of the atmosphere	£5,000,000
	Not For Profit Protection Insurance	£100,000

Employers Liability

Any one Event (excluding liability arising directly or indirectly out of Terrorism) **£10,000,000**

Any one Event arising directly or indirectly out of Terrorism **£5,000,000**

Legal Defence Costs

a) Part A Employers Liability - The total amount payable by the Company in respect of all costs and expenses arising out of all claims during any Period of Insurance **£250,000**

b) Part B Public & Products Liability - The total amount payable by the Company in respect of all costs and expenses arising out of all claims during any Period of Insurance **£250,000**

Abuse

The total amount payable by the Company in respect of all Losses costs and expenses during any Period of Insurance **£5,000,000**

Retroactive Date - 01/01/2013

Money and Personal Injury (Robbery) – (Any one Loss)

Loss of Money:

A) in the Policyholder's Premises during Working Hours or in transit or in a bank night safe and thereafter within bank premises until at the bank's risk or at any of the Policyholder's contract sites during Working Hours **£3,000**

B) in the Policyholder's Premises out of Working Hours
1) in locked safes or strongrooms **£3,000**
2) not in a locked safe or strongroom **£300**

C) in an authorised society members residence in a locked safe **£1,000**

D) in collection tins and envelopes **£50**

E) or travellers cheques whilst in the custody of an authorised society member whilst in Europe **£1,250**

F) due to the dishonesty of employees, authorised society members or authorised volunteers **£5,000 (in total for any one period of insurance limited to a maximum of £2,000 per person)**

Personal Injury (Robbery)

1 Death or Disablement **£5,000**

2 Loss of one or more Limbs or Eyes **£5,000**

3 Permanent Total Disablement other than by Loss of Limb or Eye from gainful employment of any and every kind **£5,000**

4 Temporary Total Disablement from usual occupation **£50 per week**

5 Medical Expenses necessarily incurred in the treatment of the Insured Person **Up to 15% of the benefits payable under 4 above**

Property Damage

All Risks (Anywhere in the UK or Europe) **£50,000**

a) Movable property on permanent or long term loan to the Policyholder **(Maximum any one item £5,000)**

b) Musical scores including temporarily hired or borrowed

c) Items on short-term hire/loan

d) Contents and other moveable property owned by the Policyholder

Cancellation / Abandonment

£10,000

**Policyholder's
Contribution**

Property Damage
£ 100 All other covers
£ 1,000 Subsidence

Annual Premium:

Premium Insurance	£xxx.xxx
Premium Tax	£ xx.xx
Total Amount Payable	£xxx.xxx

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SCHEDULE

Policy Number: RTT208112

Type:	Brass Policy Cover
Policy Wording:	RSA Making Music Insurance Scheme
Policyholder:	Participating Members of the Making Music Insurance Scheme as lodged with Making Music Insurance Services
Policyholder's Address:	As lodged with Making Music Insurance Services
Situation Address:	As lodged with Making Music Insurance Services
Business:	Music Society, Performing Group and/or Music Promoter
Intermediary's Details:	
Intermediary's Name	Making Music Insurance Services
Address	Partnership House, Priory Park East Kingston upon Hull HU4 7DY
Phone Number	Tel: 01482 388611
Email	Email: insurance@makingmusic.org.uk

Period: **From** XXXXXXXX **To** 31st December 2020
Both days inclusive, Local Standard Time

Interest:	Item	Description	Limit of Indemnity / Sum Insured
		Public and Product Liability Any one Event	£10,000,000
		All Events happening during any Period of Insurance in respect of products supplied	£10,000,000
		All incidents considered by the Company to have occurred during any Period of Insurance in respect of pollution or contamination of buildings or other structures or of water or land or of the atmosphere	£10,000,000
		Not For Profit Protection Insurance	£100,000

Employers Liability	£10,000,000
Any one Event (excluding liability arising directly or indirectly out of Terrorism)	£5,000,000

Any one Event arising directly or indirectly out of Terrorism

Legal Defence Costs

c) Part A Employers Liability - The total amount payable by the Company in respect of all costs and expenses arising out of all claims during any Period of Insurance	£250,000
d) Part B Public & Products Liability - The total amount payable by the Company in respect of all costs and expenses arising out of all claims during any Period of Insurance	£250,000

Abuse

The total amount payable by the Company in respect of all Losses costs and expenses during any Period of Insurance	£5,000,000
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Retroactive Date - 01/01/2013

Money and Personal Injury (Robbery) – (Any one Loss)

Loss of Money:

A) in the Policyholder's Premises during Working Hours or in transit or in a bank night safe and thereafter within bank premises until at the bank's risk or at any of the Policyholder's contract sites during Working Hours	£3,000
B) in the Policyholder's Premises out of Working Hours 1) in locked safes or strongrooms 2) not in a locked safe or strongroom	£3,000 £300
C) in an authorised society members residence in a locked safe	£1,000
D) in collection tins and envelopes	£50
E) or travellers cheques whilst in the custody of an authorised society member whilst in Europe	£1,250
F) due to the dishonesty of employees, authorised society members or authorised volunteers	£5,000 (in total for any one period of insurance limited to a maximum of £2,000 per person)

Personal Injury (Robbery)

1 Death or Disablement	£5,000
2 Loss of one or more Limbs or Eyes	£5,000
3 Permanent Total Disablement other than by Loss of Limb or Eye from gainful employment of any and every kind	£5,000
4 Temporary Total Disablement from usual occupation	£50 per week
5 Medical Expenses necessarily incurred in the treatment of the Insured Person	Up to 15% of the benefits payable under 4 above

Property Damage

All Risks (Anywhere in the UK or Europe)	£125,000
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- e) Movable property on permanent or long term loan to the Policyholder
- f) Musical scores including temporarily hired or borrowed
- g) Items on short-term hire/loan
- h) Contents and other moveable property owned by the Policyholder

(Maximum any one item £10,000)

Cancellation / Abandonment

£10,000

Policyholder's Contribution

Property Damage
 £ 100 All other covers
 £ 1,000 Subsidence

Endorsement

Annual Premium:	Premium Insurance	£xxx.xxx
	Premium Tax	£ xx.xx
	Total Amount Payable	£xxx.xxx

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