



MUSICAL HOUSEHOLDS INSURANCE FOR INDIVIDUALS POLICY SUMMARY

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This is a policy summary only and does not contain the full terms and conditions of the policy. Full terms and conditions can be found in the policy document, a copy of which is available upon request.

Name of the Insurer

The insurer of the policy is Royal & Sun Alliance Insurance plc.

Types of insurance and cover

The policy provides a range of covers designed to cover the needs of individuals playing, participating or otherwise involved with music including:

Property Insurance	Page 3
Public and Products Liability	Page 4

Policy Duration

This policy is an annually renewable All Risks cover for Individual's Music insurance, underwritten by Royal & Sun Alliance Insurance plc. The information below provides a summary of the cover provided. For full terms and conditions of the cover, please refer to the policy document a copy of which is available on request.

Features and Benefits	Significant Exclusions or Limitations
Property	
<p>Cover is provided on an "all risks" basis anywhere in the United Kingdom or Europe for losses or damage to:</p> <ul style="list-style-type: none"> • Musical instruments • Movable property including property on permanent or long term loan to any individual member • Musical scores including temporarily hired or borrowed • Items on short-term loan • Electronic music equipment including laptops used for the purposes of making music • Musical accessories 	<p>Limits for your property covers are combined and shown in your Policy Schedule as a total amount.</p> <ul style="list-style-type: none"> • Monetary limit applies any one item dependant on the level of cover purchased • Excludes damage caused by cleaning or repair • Excludes damage caused by mechanical or electrical breakdown or derangement • Excludes theft of property left in an unattended vehicle unless concealed in the glove or luggage compartment or boot and all points of access are securely locked. • Excluding in the case of antiquities, any value attaching to the item by reason of its age (unless items are specifically insured). • Excess – you will have to pay the first £100 of each claim for loss or damage to any computer equipment
<ul style="list-style-type: none"> • Hire costs for a replacement instrument whilst your damaged item is being repaired or replaced • Diminution in value which covers any reduction in the value of the property insured where the reduction is necessitated as a result of damage 	<ul style="list-style-type: none"> • Hire costs provide cover up to 10% of the amount insured or £1,000 whichever is the lower • Diminution in value excludes <ul style="list-style-type: none"> - Damage to any portable computer equipment - Any claim not submitted within 60 days of the damaged item being repaired.
Settling Claims	
<p>The basis of settlement for a claim will be the cost of repair, or replacement as new</p>	<p>The amount insured will be the most we will pay. If the amount insured is not adequate, any claim will be reduced in proportion to the degree of underinsurance.</p>

Public and Products Liability

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| <ul style="list-style-type: none"> Public Liability: Accidental injury to members of the public or accidental damage to their property. Products Liability: Accidental injury or damage to members of the public and property resulting from products supplied. Wrongful arrest or false imprisonment of a member of the public. Legal Defence Costs in defending proceedings arising from a breach of the Health & Safety at Work Act 1974, the Health & Safety at Work (Northern Ireland) Order 1978 or Part II of the Consumer Protection Act 1987 where there has been no actual injury or damage is covered under a separate section of the Policy. (Limit of Indemnity £250,000 any one period of insurance). Claimant's costs and expenses are in addition to the Limit of indemnity | <ul style="list-style-type: none"> The minimum Limit of Indemnity provided for Public Liability is £5,000,000 for any one event. The Limit of Indemnity provided for Products Liability is £5,000,000 for any one Period of Insurance. Excludes legal liability: <ul style="list-style-type: none"> - arising from risks that require more specific insurance e.g. Motor, Marine etc. - for injury to employees. - arising from loss of, or damage to, property in your custody or control. - caused by pollution, unless sudden and accidental. - arising from contractual liability for products. - fines and penalties. - nuclear risks. - war risks. - electronic risks. - fear of contracting asbestos related diseases Other specific events may be excluded by endorsement, or cover may need to be individually assessed. |
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GENERAL CONDITIONS AND EXCLUSIONS

The following apply to your policy as a whole regardless of the specific cover you have selected. For full details of these and other exclusions and limits please read your Policy Wording/Schedule.

General Conditions and Exclusions

- If there are any changes to the insured property or any other circumstances whereby the risk is increased you must inform us immediately.
- Nuclear Risks and War are excluded.
- Terrorism, Northern Ireland terrorism and Civil Commotion are excluded.
- You must at your own expense, take all reasonable precaution(s) to prevent any occurrence, or cease any activity which may give rise to liability under the policy and maintain all insured property in reasonable condition.

Excess and Limits

- Any excesses applicable to your policy are detailed in your Policy Wording or Policy schedule. These amounts must be paid in the event of each and every claim.
- Limits may apply to your policy, please refer to your Policy Schedule for details.
- Your policy is subject to The Minimum Standard of Security, if shown in your Policy Schedule.

POLICY SUMMARY

If having examined your policy documentation you decide not to proceed with the insurance you will have 14 days to cancel it starting on the date you receive your policy documentation. To cancel the policy, please contact Making Music either in writing or by calling:

Making Music Insurance Services

Partnership House
Priory Park East
Kingston upon Hull
HU4 7DY

Tel: 01482 388611

On receipt of your notice, we will refund any premiums already paid, unless we have been notified of a claim.

RENEWAL DOCUMENTATION

You may decide not to renew this insurance at any point up to the renewal date. You also have a statutory right to cancel this insurance which extends from the later of:

- The date you receive full terms and conditions of the policy
- The date on which the insurance is renewed

You may cancel the policy by contacting Making Music either in writing or by calling

Making Music Insurance Services

Partnership House
Priory Park East
Kingston upon Hull
HU4 7DY

Tel: 01482 388611

On receipt of your notice, we will refund any premiums already paid, unless we have been notified of a claim.

MAKING A CLAIM

Should you wish to make a claim under your policy please call our claims helpline on 01482 388611 as soon as possible. You must give us any information or help that we may reasonably ask for. You must not settle, reject, negotiate or agree to pay any claim without our written permission. Full details of how to make a claim are included in your policy document.

COMPLAINTS

If you believe that we have not delivered the service you expected, we want to hear from you so that we can try to put things right. If you have cause for complaint you should initially contact the person who arranged the policy for you or the manager of RSA at the address shown on your quotation or schedule, as appropriate. In the unlikely event that they are unable to resolve your concerns, your complaint will be referred to our Customer Relations Team who will arrange for an investigation on behalf of our Chief Executive.

If they cannot resolve the matter to your satisfaction, they will provide you with our final response so that you can, if you wish, refer the matter to the Financial Ombudsman Service. This does not affect your right to take legal action.

RSA	Financial Ombudsman Service
Customer Relations Team P O Box 255 Wymondham NR18 8DP	South Quay Plaza 183 Marsh Wall London E14 9SR

COMPENSATION

Royal & Sun Alliance Insurance plc is a member of the Financial Services Compensation Scheme (FSCS). This provides compensation in case any member goes out of business or into liquidation and is unable to meet any valid claims against its policies. You may be entitled to compensation if we cannot meet our obligations, depending on the circumstances of the claim. Further information about the compensation scheme can be obtained from the FSCS.

OTHER IMPORTANT INFORMATION

PREMIUMS AND PAYMENTS

Premiums are inclusive of Insurance Premium Tax. You may pay for your policy annually by bank transfer, credit / debit card or by cheque.

RENEWING YOUR POLICY

At least 21 days before each policy renewal date we will tell you the premium and terms and conditions that will apply for the following year. Payment of the insurance premium must be made to Making Music before renewal date in order for your cover to be renewed.

You will have 14 days to cancel the policy after the renewal date and receive a refund of any premiums paid, as described in the cancelling the contract below.

CANCELLING THE POLICY

If **you** wish to cancel **your policy** you may be entitled to a refund of premium provided that no claim has been made during the current **insurance period**.

Cancellation by you within the first 14 days

If **you** cancel the **policy** within 14 days of the date **you** receive **your** policy documents, **we** will refund the premium provided no claim has been made during the current **insurance period**.

Cancellation by you after the first 14 days

If **you** cancel the **policy** after 14 days of the date **you** receive **your** policy documents, **we** will refund premiums already paid for the remainder of the current **insurance period**, provided no claim has been made during the current **insurance period**.

LAW AND LANGUAGE APPLICABLE TO THE POLICY

Both you and we may choose the law which applies to this contract. However, unless you and we agree otherwise, the law which applies is the law applicable in the part of the United Kingdom, Channel Islands or the Isle of Man in which you live. Full details will be provided in your policy documentation.

The language used in this policy and any communications relating to it will be English.

FINANCIAL SANCTIONS

Please note that Royal & Sun Alliance Insurance plc is unable to provide insurance in circumstances where to do so would be in breach of any financial sanctions imposed by the United Nations or any government, governmental or judicial body or regulatory agency. Full details will be provided in your policy documentation.

