



Demands and Needs Statement

Please ensure that you read this and the other documentation provided carefully

As a **Group** member of Making Music, if you select the insurance option on your membership form your demands and needs are to access specialist insurance cover from our Making Music Members' Group Insurance Scheme;

Cover	Gold	Silver	Bronze
Liabilities	√	√	√
Money	√	√	√
All Risks	√	√	
Cancellation	√	√	

In respect of this type of insurance cover, we only offer cover from:

- **RSA Insurance Plc.**

These products meet the demands and needs of those Group members who wish to protect their liabilities, money, property and cancellation/abandonment.

Requirements we have not met

Please note that we have **not made a recommendation** in relation to your requirements above and you should therefore make a decision based on your particular circumstances and requirements.

Significant or unusual exclusions and limitations

It is important for you to understand the exclusions and limits that apply to the insurance policy covers. Please read through the accompanying '**Policy Summary**' document carefully and contact us immediately if for any reason you are not able to accept or comply with the terms and conditions of the policy, if anything is unsuitable for your requirements or if you require a higher level of cover, so that we can take the necessary action as soon as possible.

Other important information

Your attention is also drawn to our **Insurance Terms of Business** which sets out the nature and scope of the services we provide, together with certain other information.