



Demands and Needs Statement

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

As **Individual** members of Making Music your requirements were to access insurance cover from our scheme for:

- **Platinum, Gold, Silver and Bronze** – ‘All Risks’ Property at different levels of sum insured
- **Custom** – one of above options on a bespoke basis
- **Public Liability** - optional

Please note that we have **not made a recommendation** in relation to your requirements above and you should make a decision based on your particular circumstances and requirements. In respect of this type of insurance cover, we only offer cover from:

- **RSA Insurance PLC.**, for the Making Music Members’ Individual Insurance Scheme

Requirements we have not met

In addition to any exclusions, conditions or warranties set out in your policy, we also identified that we were unable to provide you with the following: None

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. This document confirms we are an Appointed Representative of Jelf Insurance Brokers Limited t/a Making Music Insurance Services who are authorised and regulated by the Financial Conduct Authority (FCA).

It is important that you read the Policy documents provided carefully to ensure they meet your demands and needs and understand the exclusions and limits that apply. Please let us know immediately if any of the information is incorrect or inappropriate to your requirements, so that we can take necessary action as soon as possible.

Please note that the insurance cover is in force only whilst you remain a member.