

Musical Households Insurance For Individuals



Insurance Product Information Document

Company: Royal & Sun Alliance Insurance plc; registered in England and Wales; regulated by the Financial Conduct Authority and the Prudential Regulation Authority (202323)

Product: Musical Households Insurance For Individuals Policy

This document provides a summary of the key information relating to this insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

What is this type of insurance?

Musical Households Insurance For Individuals provides cover for loss of or damage to and/or your legal liabilities arising out of your participation, ownership and/or playing of a musical instrument or other involvement with music.



What is insured?

- ✓ Damage to your physical Property caused by any cause unless specifically excluded within the Policy document.
- ✓ Your responsibility for Damage to Property owned by other persons if legal liability cover is operative in your policy schedule.
- ✓ Your responsibility for injury or illness caused to third parties up to the Limit of Indemnity if legal liability cover is operative in your policy schedule.
- ✓ Diminution in value which covers any reduction in the value of the Property insured where the reduction is necessitated as a result of Damage.
- ✓ Hire costs for a replacement instrument whilst your damaged item is being repaired or replaced up to £1,000 or 10% of the amount insured whichever is the less.



Where am I covered?

- ✓ Anywhere in the United Kingdom and Europe in respect of Damage to your Property
- ✓ Anywhere in the World in respect of legal liability whilst you are playing, participating or otherwise involved with music



What are my obligations?

- You must take all reasonable steps to prevent damage to your property.
- If you discover any defect or damage you must make it good as soon as practicable.
- You must pay the premium shown on your policy schedule.
- You must keep us advised of any change of address and contact details.
- You must advise us of any changes in value to the property that you own including any new property that you purchase.
- You must advise us of any changes to the activities that you undertake and which are described on your policy documents.
- You must answer our questions honestly, accurately and provide true and complete information, and tell us of any changes in your circumstances that may affect your insurance and the cover provided.
- You must comply with all the conditions set out in the policy.



What is not insured?

- ✗ Depreciation, wear and tear.
- ✗ Gradual operating cause or any process of cleaning repair restoration and re-siting other than costs involved following insured damage.
- ✗ Theft of Property left in an unattended vehicle unless concealed in the glove or luggage compartment or boot or concealed and out of sight and all points of access are securely locked.
- ✗ Damage caused by Terrorists.
- ✗ Any costs that are not directly associated with any insured incident.
- ✗ Damage to your own Property that you have deliberately caused or allowed to happen.
- ✗ Damage that occurred before the commencement of cover.
- ✗ Pollution or contamination.
- ✗ Radioactive Contamination.
- ✗ The amount of any Diminution in value following Damage for any computer equipment and any claim not submitted within 60 days of the damaged Property being repaired.



When and how do I pay?

The premium should be paid to your insurance intermediary Making Music Insurance Services in accordance with the instructions and timescales that they have provided with your premium invoice.



When does the cover start and end?

Cover commences once the policy and schedule have been issued.
Cover is then in place for a period of 12 months.



How do I cancel the contract?

You can cancel the policy by using the contact details in your documentation.



Are there any restrictions on cover?

- ! Cover is not provided for:
- any physical property you own that are not recorded on your Policy schedule
 - legal liability whilst you are not playing, participating or otherwise involved with music
 - excesses – this is the amount of the claim which you have to pay