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

What is this type of insurance?

This product is designed to meet the needs of customers who wish to protect their musical instruments against loss or damage. This policy covers your musical instrument for loss or damage by any cause, which is not specifically excluded.



What is insured?

- ✓ Loss of or physical damage to your musical instrument shown on the schedule while being used, stored or transported to or from your premises. Up to £1,500 any one item and £2,000 in total, unless limited in the schedule.
- ✓ Your musical instrument while being loaned with your permission (without a fee). Up to the amount shown in the schedule.
- ✓ Up to £250 for any musical instrument not shown on the schedule for which you become liable, providing you tell us the additional value within 21 days and pay any required additional premium.
- ✓ Up to £100 for the cost of hiring an equivalent instrument while your instrument is awaiting repair following damage covered under this policy.
- ✓ Up to £150 for loss of or physical damage to musical accessories if your musical instrument also suffers loss or damage covered under this policy.
- ✓ Up to £50 for the cost of transportation, postage or courier fees to and from a repairer following covered damage.
- ✓ Temporary overseas travel e.g. school trips, up to a maximum period of 30 days.



What is not insured?

- ✗ The amount of the excess, where applicable. This will be shown in the schedule.
- ✗ Damage to replaceable items including strings, reeds and drumheads fitted to the instrument.
- ✗ Damage to any computer equipment or laptop, other than musical accessories.
- ✗ Theft by anyone to whom the instrument has been loaned.
- ✗ Damage caused by wear and tear, rot, fungus, mould, vermin, infestation or gradually operating cause.
- ✗ Damage to instruments caused while being worked on, maintained, inspected or cleaned.
- ✗ Damage caused by dryness, humidity, dampness, condensation, frost, dust, pollution, contamination, shrinkage or extremes of light or temperature.
- ✗ Reduction in value because the instrument forms part of a pair or set.
- ✗ Damage while the instrument is in an unattended vehicle, unless the schedule shows you are covered.
- ✗ Damage caused by war, terrorism or radioactivity.
- ✗ Deliberate damage or neglect.
- ✗ Failure to follow the manufacturer's instructions.
- ✗ Routine maintenance, repair or customisation.
- ✗ Manufacturing design, fault or defect.
- ✗ Any instrument that has been loaned for a fee.
- ✗ Damage while the instrument is stored in premises that have been unoccupied for more than 60 consecutive days.



Are there any restrictions on cover?

- ! Theft from unattended premises is only covered if all means of entering the premises have been secured and entry or exit is made using force and violence (other than where left at a venue for less than 48 hours under the instructions of a conductor, organiser or examiner).
- ! Theft from rented private premises is only covered if entry or exit is made using force and violence.
- ! We won't cover damage to any instrument whilst in transit, unless packed in a protective case or packed by a professional packing company.
- ! We won't cover damage caused by posting your instrument unless packed by you and sent by recorded delivery.



Where am I covered?

At your private address shown in the schedule; and anywhere within 30 miles of your private address shown in the schedule; and a school concert venue, music tutor's premises, the venue of an amateur performance or music examination premises all within the United Kingdom of Great Britain and Northern Ireland, the Isle of Man and the Channel Islands. You will also be covered for up to 30 days outside the UK.



What are my obligations?

- You must take reasonable care to provide complete and accurate answers to questions we ask when you take out and make changes to your policy.
- You must tell us as soon as reasonably possible if any of the details you have told us change.
- You must take reasonable steps to prevent or reduce loss or damage and maintain the instrument in a good state of repair.
- When travelling by airline you must comply with our travel by airline condition which includes checking your instrument before leaving the departure lounge and upon arrival and you must notify the airline immediately of any damage.
- When travelling by other forms of public transport you must comply with our condition which includes notifying the transport authorities within 24 hours of your loss.
- You must tell Newmoon as soon as reasonably possible of any event which may result in a claim.



When and how do I pay?

You must pay in full prior to the start of the policy or renewal. Please check the schedule for details of how to pay.



When does the cover start and end?

Please check your policy schedule for your cover start and end dates.

The cover starts on the date that we have agreed with you (as shown in the schedule) and lasts for 12 months. We will send you notice when your policy is approaching renewal.



How do I cancel the contract?

You can cancel this policy **within 14 days** of the start of cover (or your renewal date) or the date you receive your policy documentation, if this is later. If you contact us in this time no charge will be made and we will refund any premium already paid, unless you have made a claim.

You may still cancel after this period and we will refund any premium you have paid after the date of cancellation, unless you have made a claim. We will not refund any amount less than £15.

Please contact Newmoon Insurance using the details below:

Telephone: (0)1892 280323 Email: nminfo@newmooninsurance.com

If you are unable to contact Newmoon please use the details below: Telephone: 0345 777 3322
Email: schemesandaffinitiescentre@ecclesiastical.com