

Company: Ecclesiastical Insurance

Product: Harmonic for musicians policy

Authorised and regulated in the UK by the FCA – register number 24689

This document provides a summary of the key information relating to the standard terms and conditions of this musicians insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation and you should also check the schedule for any endorsements that change the scope of cover.

What is this type of insurance?

This product is designed to meet the needs of customers who wish to protect their musical instruments and buildings against loss or damage and protect themselves against claims for bodily injury or property damage to third parties and for injuries suffered by employees.



What is insured?

Property damage

- ✓ Loss of or physical damage to your musical instrument shown on the schedule while being used, stored or transported by you or while being loaned. Up to the amount insured.
- ✓ Loss of or physical damage to any musical instrument, stand, chair or staging not shown on the schedule for which you become liable, providing you tell us the additional value within 14 days and pay any required additional premium. Up to €3,500.
- ✓ The cost of hiring an equivalent instrument while your instrument is awaiting repair following damage covered under this policy. Up to €1,000.
- ✓ Loss of or physical damage to musical accessories while being used, stored or transported by you. Up to €750.
- ✓ The cost of travel, postage or courier fees to and from a repairer following covered damage. Up to €250.

Public liability

- ✓ Your liability:
 - as owner of your instrument;
 - as owner of insured buildings; or
 - arising as a result of a performance by you, to pay compensation following an accident which causes injury or damage to property.
- ✓ If a band member brings a claim for injury or damage to property against another band member of yours, we will cover your liability arising from your ownership of your instrument or as a result of a performance by you. Up to the amount insured.
- ✓ Compensation for each day you have to attend court as a witness in relation to a covered claim. Up to €5,000.



What is not insured?

Property damage

- ✗ Damage to replaceable items including strings, reeds and drumheads.
- ✗ Computer equipment (other than musical accessories).
- ✗ 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 if 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.
- ✗ Volcano, war, terrorism or nuclear contamination.
- ✗ Routine maintenance, repair or customisation of the instrument or failure to follow the manufacturer's care guidelines or instructions.
- ✗ Manufacturing 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.

Public liability

- ✗ Damage to your own property.
- ✗ Liability arising from:
 - owning or occupying land not in the schedule;
 - pollution unless caused by a sudden and identifiable act;
 - your employment of anyone;
 - any motorised vehicles;
 - any contract, unless you would have been liable anyway;
 - stage diving;
 - pyrotechnics, strobes or stage platforms.
- ✗ Fines or penalties.
- ✗ Awards in courts in the USA or Canada.

General – applicable to all sections

- ✗ Deliberate acts by you or on your behalf.



Are there any restrictions on cover?

Property damage

- ! Theft from unattended premises is only covered if all means of entering the premises have been secured and entry is made using force and violence (other than where left at a venue for less than 24 hours under the instructions of a conductor, organiser or examiner).
 - ! Theft from rented private premises is only covered if entry is made using force and violence.
 - ! We won't cover any single item of loaned equipment worth more than €25,000.
 - ! We won't cover damage to any instrument whilst in transit, unless packed in a protective case or packed by a professional packing company.
- General – applicable to all sections**
- ! We will not cover the amount of the excess, where applicable.
 - ! We will not cover losses unless you are covered under the relevant section of the policy.
 - ! Cover for certain items or types of loss or claim are limited. All relevant limits can be found in the policy wording or schedule.



Where am I covered?

Anywhere in the world.



What are my obligations?

- You must take care when answering questions and ensure that all information is accurate and complete.
- You must let us know if the information provided changes.
- You must take reasonable care to prevent accident, injury and damage.
- You must tell Newmoon as soon as possible about any loss.
- You must obtain our prior approval to incur costs.



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.



How do I cancel the contract?

By notifying us at any time. You will receive a full refund if you cancel within 14 days of insuring with us. If you cancel after the first 14 days and have not made a claim we will return a pro-rata proportion of your premium.