The Musicians' Union Specified Instrument & Equipment Cover Summary

INTRODUCTION
This is a summary only. For definitive information on policy cover, terms and exclusions please refer to the policy wording and policy schedule.

NAME OF THE INSURER
This policy is underwritten by Allianz Insurance plc.

ELIGIBILITY
Individual registered members of the Musicians' Union permanently residing in England, Scotland, Wales, Northern Ireland, the Isle of Man, the Channel Islands who have applied for this cover.

POLICY COVER
This policy covers registered members of the Musicians' Union against loss, damage or theft of your own specified musical instruments and equipment up to their specified sums insured and subject to the terms and conditions of the policy. This policy also provides limited coverage for instrument hire costs, items in transit, postage and travel costs, damage to doors, windows and locks in the event of a valid claim. Cover for unattended vehicles will be automatically included if worldwide cover is chosen. Please see the policy wording for full details and limits of coverage.

MU£3K COVER
Once MU Specified Instrument/equipment Cover is in place you will no longer be able to claim under the Musicians' Union £3,000 Musical Instrument and Equipment Insurance Scheme policy (MU£3K) as this cover is incorporated into your MU Specified Instrument/equipment Cover policy for which you receive the appropriate premium discount.

DEMANDS AND NEEDS
This policy meets the demands and needs of Musicians' Union members that wish to protect your own specified musical Instruments and equipment against loss, accidental damage or theft, subject to the terms and conditions of this policy.

TERRITORIAL LIMITS
Worldwide unless the cover is stated as being restricted to the insured premises stated on your schedule

WHAT IS NOT INSURED
Please see the policy wording for full exclusions

1. **General Exclusions –** Loss or damage arising from:
- Failure of an instrument's structure during or due to general use (including whilst playing) when there has been no recent Accidental damage
- Faulty design or workmanship or the use of faulty or unsuitable materials.
- Any process of cleaning, dyeing, maintenance, repairing, restoration or servicing
- Electronic, electrical or mechanical breakdown, failure or derangement.
- Any form of virus or an inherent or latent defect.
- Theft from the premises the equipment and instruments are kept in when the premises is left unattended or the household goes to bed, unless Involving forcible and violent entry and all external doors are locked with the keys withdrawn from locks,
- Wear and tear, deterioration or any gradually operating cause.
- Wet or dry rot, mould, mildew, damp, fungus, rust, corrosion or insects, vermin or woodworm.
- Unexplained loss within your premises
- Any loss or damage caused by your wilful acts.
- Any claim for Equipment and instruments which are lost and not recovered as a direct result of being deliberately left unattended.
- Any loss from an unattended vehicle where the conditions of the unattended vehicle cover section in your policy wording have not been met.

2. **Excess –** The amount of any excesses on your policy schedule, and;
- The first £100 of each claim involving computer equipment and mobile phones unless otherwise stated on your policy schedule,
- The first £25 of each claim involving in-ear monitors, earbuds and headphones unless otherwise stated on your policy schedule,
- The first £3,000 of any claim if your Musicians' Union membership comes to an end for any reason.

3. **Theft From Unattended Premises -** Any claims for theft or attempted theft from an unattended premises unless General Condition 12 'Minimum Standards of Security' is complied with.

4. **Earthquakes or Volcanos -** Loss or damage happening in connection with an earthquake or a volcanic eruption.

5. **Data -** Loss of or damage to data, computer memory or other electronic memory or data storage, discs, memory cards or microchips. This does not include proprietary software where You can prove ownership and it cannot be retrieved.

6. **Customer Replaceable Items -** Breakage of customer replaceable items such as strings, reeds and drumheads.

7. **Consequential Loss -** Any costs suffered as a result of not being able to use Equipment and instruments.

8. **Climatic Conditions -** Loss or damage arising from:
- Climatic or atmospheric conditions, changes in air pressure or extremes of temperature (except where damage is directly due to a one off sudden event).
- Effects of sunlight, fading, changes in colour, texture or finish.
- Dampness, condensation, frost, dryness, dust, shrinkage or contamination.

9. **Economic Sanctions -** Cover or benefit for any business or activity to the extent that the provision of such cover, payment of any claim or provision of such benefit would expose the Insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

10. **Computer Date Recognition -** Any costs or damage caused by the failure of any electrical instrument, Computer equipment and mobile phones software, micro-controller, microchip, accessories or associated equipment, to correctly recognise and process any calendar date or time.

11. **Unattended Vehicle -** Loss or damage to the Equipment and instruments whilst left in an unattended vehicle unless 'Worldwide' cover has been chosen. This will

display next to each item on your policy schedule list of equipment and instruments.

12. Confiscation - Costs or damage by confiscation or detention or nationalisation or requisition by Customs or other officials or legal authorities.

13. Quotation Costs - The cost of any estimate or quotation to replace and/or repair the equipment and instruments

14. Radioactive Contamination - Loss or damage arising from:

- Ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
- The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or any nuclear components of such assembly.
- Any chemical, biological, biochemical or electromagnetic weapon.

15. Sonic Bangs - Loss or damage caused by pressure waves from aircraft or other aerial devices travelling at sonic or supersonic speeds.

16. War - Loss or damage due to war, invasion, act of foreign enemy, hostilities (whether war be declared or not), riot, strike, civil commotion, civil war, rebellion, revolution, insurrection or military or usurped power.

17. Sets and Collections – In the event of loss or damage to equipment and instruments, We will not pay the cost of replacing or altering any other undamaged items solely because they form part of a set, pair, collection or suite. This includes groups or collections of the same design, nature or colour.

18. Cyber Attacks and E-risks – Loss, destruction, damage, cost, expense, or any consequential loss, directly or indirectly caused by, arising out of, attributable to, or contributed to by any cyber attack. We will also not pay any claim as a result of any internal or external network failure, programming error or operator error whether performed by You or any other person or organisation.

19. Terrorism - Loss, damage, cost or expense of whatever nature directly or indirectly caused by, resulting from, or in connection with, any Act of terrorism regardless of any other cause or event contributing at the same time or in any other sequence to the loss.

20. Contagious and Infectious Disease - Loss, destruction, damage, cost, expense, or any consequential loss, directly or indirectly caused by, arising out of, attributable to, or contributed to by any

- contagious or infectious disease, including the fear or threat (whether actual or perceived) of a contagious or infectious disease;
- the presence or suspected presence of pathogens at, in or on the premises or property of any person or entity;
- any action taken or advice given (whether or not by a competent authority) to prevent, reduce, control or mitigate the occurrence, outbreak, spread or effects of a contagious or infectious disease or any pathogens irrespective of any other cause, occurrence or event operating concurrently, independently or in any sequence to cause the loss.

21. UK Residency - This insurance does not cover anyone that is not a resident of the United Kingdom (Great Britain, Northern Ireland), the Isle of Man or the Channel Islands

POLICY CONDITIONS (PLEASE SEE YOUR POLICY WORDING FOR ALL CONDITIONS)

REASONABLE CARE

You must keep your equipment and instruments in a good state of repair. Your equipment and instruments must be maintained in line with safety legislation and manufacturers recommendations. You must take all reasonable care to prevent accidents, theft, loss and damage.

IF YOU NEED TO MAKE A CLAIM

- Notify Hencilla Canworth part of Howden via telephone **020 8686 5050** within six months of the date of the loss or damage occurring
- or via post to **Hencilla Canworth part of Howden, Simpson House, 6 Cherry Orchard Road, Croydon CR9 6AZ**
- Tell the police immediately if the claim is in relation to theft, attempted theft or malicious damage
- Provide any information we request relating to the claim. This could include proof of ownership, serial numbers, photos, evidence of the value of any items from an independent expert, any loan agreements in place or any service and repair receipts.

AIRLINE CLAIMS

In the event that the any equipment and instruments are lost, stolen or damaged during air travel you must report any damage or loss as soon as possible to the relevant airline staff and comply with any instructions they give. Obtain a property irregularity report or damage report from the airline and retain your baggage check-in confirmation details.

CUSTOMER SERVICE/COMPLAINTS

If you have any concerns, are dissatisfied regarding the registration of your membership or policy or if you wish to make a complaint, you can do so at any time by referring the matter to **Hencilla Canworth part of Howden**:

Phone: **020 8686 5050**
Writing: **Hencilla Canworth part of Howden, Simpson House, 6 Cherry Orchard Road, Croydon CR9 6AZ**

Your complaint will be acknowledged, in writing, within 5 (five) business days of the complaint being made. A decision on your complaint will be provided to you, in writing, within 8 (eight) weeks of the being made.

This insurance is underwritten by Allianz Insurance plc, registered in England and Wales with company number 84638. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, reference number 121849. Registered address: 15 Bishopsgate, London, EC2N 3AR