

# The Musicians' Union Specified Instrument & Equipment Insurance Scheme Overview - Effective from 01.09.2023

## **INTRODUCTION**

This is an overview 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. Hencilla Canworth GI Ltd manages this policy on behalf of the Musicians' Union and its members.

## **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 subject to the terms and conditions of the policy. The policy also covers limited 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**

- 1. Excess** - The amount of any excesses on Your Policy schedule, the first £100 of each claim involving Computer equipment and mobile phones and 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.
- 2. Theft From Unattended Premises** - Any claims for theft or attempted theft from an unattended premises unless General Condition 11 'Minimum Standards of Security' is complied with.
- 3. Earthquakes or Volcanos** - Loss or damage happening in connection with an earthquake or a volcanic eruption.

**4. 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.

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

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

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

**8. 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.

**9. 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.

**10. 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.

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

**12. Quotation Costs** - The cost of any estimate or quotation to replace and/or repair the Equipment and instruments

**13. 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.

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

**15. 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.

**16. 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.

**17. 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.

**18. 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.

**19. 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.

## **POLICY CONDITIONS**

### **1. 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.

**Please see the policy wording for all policy conditions**

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### **IF YOU NEED TO MAKE A CLAIM**

- Notify Hencilla Canworth GI Ltd via telephone **020 8686 5050** within six months of the date of the loss or damage occurring or via post to **Hencilla Canworth GI Ltd, 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 instruments and related musical equipment are lost, stolen or damaged during air travel you must:

1. Report any damage or loss as soon as possible to the relevant airline staff and comply with any instructions they give.
  2. Obtain a property irregularity report or damage report from the airline.
  3. Retain your baggage check-in confirmation details.
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## **CUSTOMER SERVICE/COMPLAINTS**

### **Hencilla Canworth GI Ltd**

If you have a question about your insurance or if you have any concerns or are dissatisfied regarding the registration of your membership please contact Hencilla Canworth GI Ltd:

Phone: **020 8686 5050**

Writing: **Hencilla Canworth GI Ltd,  
Simpson House,  
6 Cherry Orchard Road,  
Croydon  
CR9 6AZ**

### **Allianz Musical Insurance**

Alternatively, if you are unhappy with any other aspect of the policy please contact Allianz Musical Insurance :

Phone: **0344 391 4037** or Email: [esm@allianz.co.uk](mailto:esm@allianz.co.uk)

Writing: **Customer Satisfaction Manager  
Allianz Musical Insurance  
P O Box 224,  
Huddersfield  
HD8 1FS**