

The Musicians' Union £3,000 Musical Instrument and 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 registered for this cover.

POLICY COVER, DEMANDS AND NEEDS

This policy meets the demands and needs of Musicians' Union members permanently residing in the UK that wish to protect Instruments and related musical equipment up to £3,000 against loss, accidental damage or theft, subject to the terms and conditions of this policy. The policy also covers hire costs, damage whilst in transit and unattended vehicle cover subject to terms and conditions specified within the policy wording.

TERRITORIAL LIMITS

Worldwide provided the members is usually resident within the England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands.

WHAT IS NOT INSURED

1. **Excess** - The first £150 of any claim, or the first £350 of any claim for laptops, personal computers or tablets.
2. **Musicians' Union Limit** - For each member of the Musicians' Union more than £3,000 in a 12-month period from the date of loss or more than £4,000 in a rolling 5-year period, from the 1st January 2020, these limits exclude hire charges
3. **Theft From Unattended Premises** - Any claims for theft or attempted theft from an unattended premises unless General Condition 10 'Minimum Standards of Security' is complied with.
4. **General Exclusions** - Loss or damage arising from:
 - a) Wear and tear, deterioration or gradually operating causes
 - b) An inherent or latent defect.
 - c) Wet or dry rot, mould, mildew, fungus, rust or corrosion.
 - d) Insects, vermin or woodworm.
 - e) Faulty design or workmanship or the use of faulty or unsuitable materials.
 - f) Any commercial process of cleaning, dyeing, maintenance, repairing, restoration or servicing.
 - g) Electronic, electrical or mechanical breakdown, failure or derangement.
 - h) Any form of virus
 - i) Ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
 - j) The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or any nuclear components of such assembly.
 - k) Pressure waves caused by aircraft and other aerial devices.
 - l) Any chemical, biological, bio-chemical or electromagnetic weapon.
 - m) Any loss, damage, liability related to Cyber Attacks
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 the instrument or equipment (E.G loss of income for not being able to perform a concert)
7. **Earthquakes or Volcanos** - Loss or damage happening in connection with an earthquake or a volcanic eruption.
8. **Sets and Pairs** - Any costs incurred in matching any parts of a set or a collection not involved in a claim.
9. **Climatic conditions** - Loss or damage arising from:
 - a) Climatic or atmospheric conditions, changes in air pressure or extremes of temperature (except where damage is attributable 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.
10. **Theft by Loanee** - Theft by any person or persons to whom the instruments and equipment are entrusted or loaned.
11. **Computer Date Recognition** - Any loss or damage caused by the failure of any electrical or computer equipment, software, microcontroller, microchip, accessories or associated equipment, to correctly recognise and process any calendar date or time.
12. **Confiscation** - Costs or damage by confiscation or detention or nationalisation or requisition by Customs or other officials or legal authorities.
13. **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.
14. **Travel and Courier Costs** - Travel, delivery, postage or courier costs in the event of a claim (e.g. transport to a repairer)
15. **Quotation Costs** - The cost of any estimate or quotation to replace and/or repair the instruments and equipment.
16. **Unexplained theft or loss** - Any claims for unexplained theft or any claims for unexplained loss within your residence
17. **Mobile Phones** - Loss, damage or theft to mobile phones including loss of the data held on it.
18. **War** - Loss or damage due to war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.
19. **Contagious or 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.

POLICY CONDITIONS

1. REASONABLE CARE

You must keep the instruments and related musical equipment insured under this policy in a good state of repair and take all reasonable precautions to prevent accidents, theft, loss or damage.

2. MUSICIANS' UNION MEMBERSHIP

This insurance cover is only in force if:

- a. Musicians' Union have renewed this policy,
- b. You are a Musicians' Union member, and
- c. You are registered to have this cover.

If you do not pay your membership fees this cover will automatically stop when your Musicians' Union membership ends.

Please see the policy wording for all policy conditions

IF YOU NEED TO MAKE A CLAIM

- Notify Hencilla Canworth Ltd via telephone **020 8686 5050**
- or via post to **Hencilla Canworth 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 ticket and tag(s).
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CUSTOMER SERVICE/COMPLAINTS

If you have a question about your insurance If you have any concerns or are dissatisfied regarding the sale of your policy please contact Hencilla Canworth Ltd:

Phone: **020 8686 5050**

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

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

Phone: **0344 391 4037** or Email: csm@allianz.co.uk

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