



MUSIC INSURANCE

Insurance Product Information Document

Company: The Equine and Livestock Insurance Company Limited
(registered in England and Wales no: 294940)

Product: Music

This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions, and is not personalised to your specific individual needs in any way. Complete pre-contractual and contractual information on the product is provided in other documents; your sum insured is shown on your Policy Schedule.

What is this type of insurance?

The policy primarily provides cover for theft, loss or accidental damage of your musical equipment.



What is insured?

- ✓ Theft, damage and accidental loss of your musical equipment.
- ✓ Replacement of your stolen, lost or damaged musical equipment with new ones of the same make or model.
- ✓ Hire of replacement musical equipment whilst yours is being repaired or replaced.
- ✓ Death, total permanent disablement, loss of hearing, sight or limbs as a result of a bodily injury sustained whilst using your musical equipment.
- ✓ Your legal liability to others for compensation and costs arising from your ownership or use of your musical equipment.
- ✓ All risk extends cover to outside of the risk address including in an unattended vehicle and up to 120 days worldwide.



What is not insured?

- ✗ Any claims where the security requirements have not been complied with.
- ✗ New for old if your musical sum insured is less than the replacement value.
- ✗ Losses not supported by a receipt or invoice.
- ✗ Any claim arising as a result of a pre-existing condition.
- ✗ Death or bodily injury, loss or damage to property owned by you or any person handling the item with your permission or consent.
- ✗ Policy excess.



Are there any restrictions on cover?

- ! Unspecified items with a value of more than £150.
- ! Hire fees exceeding 20% of the sum insured (maximum £4,000).
- ! Losses which are not expressly covered by the terms and conditions.
- ! We will not pay a claim that is in any way untrue or fraudulent, or arises from a malicious, wilful or criminal act by (a) you or someone acting on your behalf; or (b) someone caring for or in control of your item; or (c) one of your family, relations, agents, employees, licensees, paying guest, someone living with you or any other person in a contractual relationship with you.



Where am I covered?

- ✓ This policy covers any damage, loss or liability arising within the United Kingdom, Channel Islands and Isle of Man except as where indicated above.



What are my obligations?

You are obliged to inform us of any event, fact or occurrence which may influence our decision to enter into or renew this contract of insurance. If you are in any doubt whether a fact is material, you should disclose it.



When and how do I pay?

You can pay your premium annually (every 365 days), calendar monthly (every calendar month) or lunar monthly (every 28 days). Payment can be made by direct debit, credit or debit card or cheque.



When does the cover start and end?

Your cover will take effect at the date and time stated on your Policy Schedule and ends at the conclusion of your Policy Term (as stated on your Policy Schedule and defined in your Policy Wording).



How do I cancel the contract?

You can cancel at any time. If you cancel within the first 14 days of policy inception and no claim has been made, you will receive a full refund of any premium paid.