

# MUSIC INSURANCE



## Insurance Product Information Document

**Company:** The Insurance Emporium, trading name of The Equine and Livestock Insurance Company Limited

**Product:** Musical Equipment and Musical Instruments

The Insurance Emporium is a trading name of The Equine and Livestock Insurance Company Limited - registered in England and Wales no: 294940 - registered office Thorpe Underwood Hall, Ouseburn, York, YO26 9SS - The Equine and Livestock Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority no: 202748

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 or musical instrument.



#### What is insured?

- ✓ Theft, loss or accidental damage of your musical equipment or musical instrument occurring anywhere in the world including within an unattended vehicle.
- ✓ Replacement of your stolen, lost or accidentally damaged musical equipment or musical instrument with new ones of the same make or model.
- ✓ Hire of replacement musical equipment or musical instrument whilst yours is being repaired or replaced.
- ✓ Payment for a data recovery specialist when your musical equipment or musical instrument data is corrupted.
- ✓ Your legal liability to others for compensation and costs arising from your ownership or use of your musical equipment or musical instrument.
- ✓ Death, total permanent disablement, loss of hearing, sight or limbs as a result of a bodily injury sustained whilst using your musical equipment or musical instrument.

#### Optional Benefits:

- Gadgets and Mobile Phones: Lost, stolen or accidentally damaged or damaged by liquid.
- Theft, loss or accidental damage of your sheet music.
- Theft, loss or accidental damage of your records or cd collections.
- New for old cover is extended for the useful life of musical equipment or musical instrument.
- Family member cover.
- Extended worldwide cover.
- Extended public liability cover.



#### What is not insured?

- ✗ Any claims where the security requirements have not been complied with.
- ✗ New for old if your musical equipment or musical instrument sum insured is less than the replacement value.
- ✗ Costs not supported by a receipt or invoice.
- ✗ Corruption resulting from you not following the manufacturer's instructions, abusing or neglecting the hard drive or removable media.
- ✗ Death or bodily injury, loss or damage to property owned by you or any person handling the item with your permission or consent.
- ✗ Any claim arising as a result of a pre-existing condition.
- ✗ We do not cover any loss, injury, damage, illness, death or legal liability, directly or indirectly, caused by, happening through, in consequence of or contributed to by:- influenza, notifiable disease, virus, bacteria, contagion, epidemic and/or pandemic.
- ✗ Policy excess.

#### Optional Benefits:

- Any claims where the security requirements have not been complied with.
- Any gadget or mobile phone more than 3 years old when cover begins.
- Any form of cosmetic damage.
- Theft by a person or persons to whom the gadget or mobile phone was entrusted
- Policy excess.



#### Are there any restrictions on cover?

- ! Any amount over £10,000 for any single item of musical equipment or musical instrument.
- ! Gadgets – restricted to 2 claims every 365 days.
- ! Mobile phones – restricted to 1 claim every 365 days.
- ! Losses which are not expressly covered by the terms and conditions.
- ! Business use, hiring or lending out unless specifically endorsed in your policy schedule.
- ! Claims that are wholly or partially false, exaggerated, or fraudulent.
- ! Claims that are directly or indirectly connected with, or arise from, a malicious, wilful, or criminal act or omission by:
  - o you or someone acting on your behalf; or
  - o someone caring for or in control of your insured items; or
  - o a member of your family, or someone who lives with you whether as a cohabitee, tenant or on any other basis; or
  - o your agents, employees, licensees, guests; and/or
  - o any other person who is 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 save where indicated otherwise.



#### What are my obligations?

You must tell us about every event, fact or occurrence that might influence our decision to enter into or renew this contract of insurance; and, if so, on what terms. If you have something of this kind to tell us about, you must do so in good time before we enter into or renew this contract. If you are in any doubt about whether a fact is material, you should disclose it.

On discovering any event giving rise or likely to give rise to a claim under the policy, you must notify us immediately giving full details. It is your responsibility to ensure that all the information submitted is correct.



#### 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.