

The Musicians' Union £2,000 Musical Instrument and Equipment Insurance Scheme Summary

INTRODUCTION

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

NAME OF THE INSURER

This policy is underwritten by Allianz Insurance PLC. Hencilla Canworth 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.

DEMANDS AND NEEDS

This policy meets the demands and needs of Musicians' Union members permanently residing in the UK that wish to protect your own musical Instruments and equipment up to £2,000 against loss, accidental damage or theft, subject to the terms and conditions of this policy.

POLICY COVER

This policy covers registered members of the Musicians' Union against loss, damage or theft of your own musical instruments and equipment up to £2,000 subject to the terms and conditions of the policy. The policy also covers up to £200 for instrument hire costs in the event of a valid claim.

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. The first £100 of any claim or the first £350 of any claim for laptops, personal computers or tablets.
2. For each member of the Musicians' Union more than £2,000 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. For each member of the Musicians' Union more than:
 - a. £200 for each claim to hire instruments and equipment, and
 - b. £500 for the combined costs of all hire of instruments and equipment during the period of insurance.
4. Any amount for hiring replacement instruments and equipment unless you

provide written confirmation showing why you need to hire a replacement instrument.

5. Theft, or damage caused by attempted theft, from the premises the instruments and equipment are kept when the premises is left unattended, unless:
 - a. All external doors are locked, and
 - b. All external windows are closed and latched.
6. Theft or damage to any instruments and equipment whilst left in an unattended vehicle, unless that vehicle is of the fully enclosed type (not a soft top or convertible vehicle) and provided that whilst left in an unattended vehicle you had hidden it from view in the vehicle (for example, in a glove compartment or boot), locked the vehicle, with all windows and sunroofs closed, and used all available security systems.
7. Breakage of strings, reeds and/or drumheads.
8. Loss or damage arising from:
 - a. Wear and tear, deterioration or any gradually operating cause.
 - b. An inherent or latent defect.
 - c. Wet or dry rot, mould, mildew, fungus, rust or corrosion.
 - d. Insects, vermin or woodworm.
9. Loss or damage arising from:
 - a. Faulty design or workmanship or the use of faulty or unsuitable materials.
 - b. Any commercial process of cleaning, dyeing, maintenance, repairing, restoration or servicing.
 - c. Electronic, electrical or mechanical breakdown, failure or derangement.
 - d. Any form of virus.
10. Loss or damage arising from:
 - a. Any form of transit by air unless the property insured is securely packed in a suitable protective musical instrument case, or has been packed by a professional transit or removal company.
 - b. Any form of postal or similar transit unless the property insured is securely packed in a suitable protective musical instrument case or other suitable protective container.
11. Loss or damage arising from:
 - a. Climatic and atmospheric conditions, changes in air pressure and extremes of temperature.
 - b. Effects of sunlight, fading, changes in colour, texture or finish.
 - c. Dampness, dryness, shrinkage or contamination.
12. Any costs suffered as a result of not being able to use the instruments and equipment.

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13. Any costs incurred in matching any parts of a set or a collection not involved in a claim.
14. Theft by any person or persons to whom the instruments and equipment are entrusted or loaned.
15. Any loss or damage caused by the failure of any electrical or computer equipment, software, micro-controller, microchip, accessories or associated equipment, to correctly recognise and process any calendar date or time.
16. Costs or damage by confiscation or detention or nationalisation or requisition by Customs or other officials or legal authorities.
17. Loss or damage happening in connection with an earthquake or a volcanic eruption.
18. Loss or damage arising from:
 - a. Ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
 - b. The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or any nuclear components of such assembly.
 - c. Pressure waves caused by aircraft and other aerial devices.
 - d. Any chemical, biological, bio-chemical or electromagnetic weapon.
19. 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.
20. 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.

An 'act of terrorism' means the use, or threatened use of biological, chemical or nuclear force by any person or group of people, whether acting alone or on behalf of or in connection with any organisation(s) or government(s) committed to political, religious, ideological or similar purposes including the intention to influence any government or to put the public or any section of the public in fear.
21. Travel, delivery, postage or courier costs in the event of a claim, such as transporting the item to a repairer.
22. The cost of any estimate or quotation to replace and/or repair the instruments and equipment.
23. Unexplained theft.

24. Unexplained loss within your residence.
25. Loss, damage or theft to a mobile phone and the data held on it.
26. Cover under this policy if you are entitled to claim under the MU Specified Instrument/equipment Cover (formerly MU Additional Cover).

SPECIAL CONDITIONS

1. Precautions - You must keep the instruments and equipment in a good state of repair and take all reasonable precautions to prevent accidents, theft, loss or damage. If there is a disagreement between you and us as to what reasonable precautions are, the details will be referred to a specialist body mutually agreed upon.
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.

AIRLINE CLAIMS

In the event that the instruments and equipment are lost, stolen or damaged during air travel you must: i) Report any damage or loss as soon as possible to the relevant airline staff and comply with any instructions they give, ii) Obtain a property irregularity report or damage report from the airline, iii) Retain your baggage-check ticket and tag(s).

MAKING A CLAIM

As soon as possible you must: Notify Hencilla Canworth Ltd of any occurrence which may result in a claim and provide further details which may be required. Notify the police of any loss or damage by theft or malicious damage and if the property is lost whilst away from your normal place of residence. You must provide evidence of value and ownership or legal responsibility if requested by us to enable us to settle your claim. As a service to clients it is usually possible for us to settle any repair/replacement invoices direct with the repairer/retailer.

CUSTOMER SERVICE/COMPLAINTS

If you have a question about your insurance or wish to make a complaint please contact: Hencilla Canworth Ltd, Simpson House, 6 Cherry Orchard Road, Croydon CR9 6AZ, Telephone 020 8686 5050 V 01/01/2021