



# Markel Tax – Client Protector

## Schedule of Insurance

Scheme number: 26/01/3044/M  
Policyholder: Musicians Union  
Insureds:: Declared clients of the above  
Period Commencing: 01/01/2026  
Period ending: 31/12/2026  
Type of scheme: All Client

### What we will pay

#### Limits of Insurers' Liability

- A. Unless otherwise specified below, the maximum liability of Insurers in respect of Any One Claim or in aggregate for any one Insured in the Period of Insurance is **£125,000.00**.
- B. The lower limit of liability, the "Inner Limit", in respect of Any One Claim or in aggregate for any one Insured in the Period of Insurance relating to Aspect enquiries (covered incidents (3) & (4)) is **£125,000.00**.
- C. The initial amount (Excess) due to be paid by your client(s) in respect of covered incidents (3) & (4) is **£0.00**.
- D. The lower limit of liability, the "Inner Limit", of Insurers in respect of Any One Claim or in aggregate for any one Insured in the Period of Insurance relating to Code of Practice 8 enquiries (covered incident (9)) is **£5,000.00**.
- E. The lower limit of liability, the "Inner Limit", of Insurers in respect of Any One Claim or in aggregate for any one Insured in the Period of Insurance relating to Inheritance Tax enquiries (covered incident (11)) is **£5,000.00**.
- F. The lower limit of liability, the "Inner Limit", of Insurers in respect of Any One Claim or in aggregate for any one Insured in the Period of Insurance relating to Gift aid enquiries (covered incident (12)) is **£125,000.00**.
- G. The lower limit of liability, the "Inner Limit", of Insurers in respect of Any One Claim or in aggregate for any one Insured in the Period of Insurance relating to SDLT/LBTT/LTT (covered incident (14)) is **£5,000.00**.
- H. MT Representation

Signed for and on behalf of Markel Tax  Date December 23, 2025  
Insured by Markel International Insurance Company Limited.

# MARKEL