

Flexicover

Your Document

– Summary of Cover

SUMMARY OF COVER

Some important facts about **Your** insurance are summarised below. This summary does not describe all the terms and conditions of **Your** policy, so please take time to read the policy document to make sure **You** understand the cover it provides.

Insurer: UK General Insurance Limited on behalf of Ageas Insurance Limited.

| FEATURES AND BENEFITS INCLUDED AUTOMATICALLY | SIGNIFICANT EXCLUSIONS OR LIMITATIONS | POLICY SECTION |
|---|--|----------------|
| <p>Theft of the Property Insured from within the Territorial Limits, when from the Insured Location</p> | <p>Any claim under £100</p> | <p>2.1.1</p> |
| | <p>Unless involving Forcible and/or Violent Entry and You have complied with Security Requirement 3.2.</p> | <p>2.1.3</p> |
| | <p>Theft from any building at the Insured Location which is not of brick or stone built construction with a tiled or multi layer roof and securely locked, unless specified in an Endorsement.</p> | <p>2.1.7</p> |
| | <p>Depreciation on Laptops and Laptop Accessories over 18 months old.</p> | <p>2.1.10</p> |
| <p>Theft of the Removable Items within the Territorial Limits, when not from a vehicle</p> | <p>Any claim under £100</p> | <p>2.2.1</p> |
| | <p>When the Removable Items are in a locked room or cupboard away from the Insured Location unless access has not been made by Forcible and/or Violent Entry and You have complied with Security Requirements 3.1 (b) or 3.1 (c) as applicable.</p> | <p>2.2.3</p> |
| | <p>When the Removable Items are Unattended which means whilst the Removable Item is not being used or held by You or a responsible adult or You are not in a position to prevent interference to the Removable Item other than when in the Insured Location, locked room or locked cupboard or Locked Luggage Compartment.</p> | <p>2.2.4</p> |
| | <p>Depreciation on Laptops and Laptop Accessories over 18 months old.</p> | <p>2.2.9</p> |
| <p>Accidental Damage to the Property Insured within the Territorial Limits</p> | <p>Any claim under £100</p> | <p>2.4.1</p> |
| | <p>When Accidental Damage is sustained in transit to Removable Items, when handed to a recognised transport provider, unless the Removable Items are securely packaged in a purpose designed Rigid Bodied Case.</p> | <p>2.4.3</p> |
| | <p>When the Removable Items are Unattended which means whilst the Removable Item is not being used or held by You or a responsible adult or You are not in a position to prevent interference to the Removable Item other than when in the Insured Location, locked room or locked cupboard or Locked Luggage Compartment.</p> | <p>2.4.6</p> |
| | <p>Depreciation on Laptops and Laptop Accessories over 18 months old and beyond economical repair.</p> | <p>2.4.16</p> |

| FEATURES AND BENEFITS INCLUDED AUTOMATICALLY | SIGNIFICANT EXCLUSIONS OR LIMITATIONS | POLICY SECTION |
|--|--|--------------------------------------|
| <p>Loss</p> | <p>Any claim under £100</p> | <p>2.5.1</p> |
| <p>Personal accident whilst using an item of musical, entertainment, sound or lighting equipment.</p> | <p>When the Removable Items are Unattended which means whilst the Removable Items are not being used or held by You or a responsible adult or You are not in a position to prevent interference to the Removable Item other than when in the Insured Location, locked room or locked cupboard or Locked Luggage Compartment.</p> <p>Depreciation on Laptops and Laptop Accessories over 18 months old and beyond economical repair.</p> <p>The amounts We will pay under this section are:</p> <ul style="list-style-type: none"> • Loss Of Limb £5,000 • Loss Of Sight £5,000 • Permanent Total Disablement £10,000 • Death £10,000 <p>Benefit under this section shall be payable to You or Your nominees, and shall be limited to a maximum of £10,000 per person. General Exclusions and Conditions apply.</p> | <p>2.5.5</p> <p>2.5.7</p> <p>2.6</p> |
| <p>Public Liability which arises from the use or ownership of musical, entertainment, sound or lighting equipment.</p> | <p>Any Loss directly or indirectly arising from stress, trauma or psychiatric illness.</p> <p>The amount We will pay is up to the amount shown on Your Insurance Schedule.</p> <p>We will not pay the first £500 of each and every claim arising from third party property damage.</p> | <p>2.6.4</p> <p>2.7</p> <p>2.7.2</p> |
| <p>Hire of equipment.</p> | <p>Claims arising out of or in connection with Your trade, profession or business, or assumed under contract other than that of musician, music teacher, sound or lighting engineer, entertainer, disc or visual jockey.</p> <p>Costs of more than 10% of the Sum Insured or £250 whichever is the lesser for each item to a maximum of £3,000 during any one Period Of Insurance.</p> | <p>2.7.7 (b)</p> <p>2.8.1</p> |

The following cover is applicable only if **You** have chosen to add it to **Your** policy, the additional **Premium** has been paid and it is listed on **Your Insurance Schedule**.

| OPTIONAL COVER | SIGNIFICANT EXCLUSIONS OR LIMITATIONS | POLICY SECTION |
|--|--|----------------|
| <p>UK only extended to EU and up to 30 days Worldwide during any one Period Of Insurance.</p> | <p>Same as where Territorial Limits apply.</p> | |
| <p>UK only extended to Worldwide cover at any time during the Period Of Insurance.</p> | <p>Same as where Territorial Limits apply.</p> | |
| <p>Theft of the Removable Items within the Territorial Limits, when from a vehicle.</p> | <p>Any claim under £100.</p> | <p>2.3.1</p> |
| | <p>When You have not complied with Security Requirement 3.3.</p> | <p>2.3.4</p> |
| | <p>When access has not been made by Forcible and/ or Violent Entry.</p> | <p>2.3.5</p> |
| | <p>Depreciation on Laptops and Laptop Accessories over 18 months old.</p> | <p>2.3.10</p> |

OPTIONAL COVER

Breakdown of the **Property Insured** within the **Territorial Limits** covering any electronic item up to seven years old from date of manufacture, and all guitars and basses (including electric) and all musical instruments specified on **Your Insurance Schedule**.

SIGNIFICANT EXCLUSIONS OR LIMITATIONS

An **Excess** of £50 for each and every item.

When the item has been purchased outside the UK.

Any electronic items (excluding electric guitars and basses) aged over 7 years from date of manufacture.

Depreciation on **Laptops** and **Laptop Accessories** over 18 months old and beyond economical repair.

POLICY SECTION

2.9.1

2.9.12

2.9.13

2.9.17

Policy Associates Personal Accident and Public Liability

Personal accident whilst using an item of musical entertainment, sound or lighting equipment.

The amounts **We** will pay under this section are:

- **Loss Of Limb** £5,000
- **Loss Of Sight** £5,000
- **Permanent Total Disablement** £10,000
- Death £10,000

Benefit under this section shall be payable to **You** or **Your** nominees, and shall be limited to a maximum of £10,000 per person. General Exclusions and Conditions apply.

Any **Loss** directly or indirectly arising from stress, trauma or psychiatric illness.

The amount **We** will pay is up to the amount shown on **Your Insurance Schedule**.

We will not pay the first £500 of each and every claim arising from third party property damage.

Claims arising out of or in connection with **Your** trade, profession or business, or assumed under contract other than that of musician, music teacher, sound or lighting engineer, entertainer, disc or visual jockey.

2.6

2.6.4

2.7

2.7.2

2.7.7 (b)

Public Liability which arises from the use or ownership of musical, entertainment, sound or lighting equipment,

Duration

The cover is for 12 months from the **Commencement Date**.

Cancellation right

If **You** decide that for any reason, this **Policy** does not meet **Your** insurance needs then please return it to Thistle Insurance Services Limited within 14 days of issue. On the condition that no claims have been made or are pending, **We** will then refund **Your Premium** in full. In addition **You** may cancel between 15 and 28 days and **You** will receive a refund of **Your Premium** less an administration fee of 20% of the Premium, subject to a minimum of £5 and a maximum of £25, and a time on risk charge apportioned as a percentage of the **Premium**. Thereafter **You** may cancel the insurance cover at any time by informing Thistle Insurance Services Limited however no refund of **Premium** will be payable.

We shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 14 days notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to **You** at **Your** known address. Valid reasons may include, but are not limited to:

- a) Fraud
- b) Non-payment of **Premium**
- c) Threatening and abusive behaviour
- d) Non-compliance with policy terms and conditions.

Provided the **Premium** has been paid in full **You** shall be entitled to a proportionate rebate of **Premium** in respect of the unexpired period showing on the insurance.

Making a claim

If **You** have a claim please telephone **Us** on **0333 004 1999** as soon as possible to tell **Us** about it.

How to make a complaint

If for any reason **You** are unhappy with **Us**, **We** would like to hear from **You**. Making a complaint will not prejudice **Your** right to take legal proceedings.

If **You** have a complaint about any aspect of this policy, **Our** service or a claim, please:

email: musiccomplaints@thistleonline.co.uk

or: **0333 004 3888**

or write to:

Executive Manager of Customer Complaints

Musicguard

Thistle Insurance Services Limited

Southgate House

Southgate Street

Gloucester

GL1 1UB

If the complaint is still not resolved to **Your** satisfaction, **You** can approach The Financial Ombudsman Service at:

Financial Ombudsman Service

Exchange Tower

London

E14 9SR

Telephone: **0800 023 4567** or **0300 123 9123**.

Website: www.financial-ombudsman.org.uk

The above complaints procedure is in addition to **Your** statutory rights as a consumer. For further information about **Your** statutory rights contact **Your** local authority Trading Standards Service or Citizens Advice Bureau.

Compensation Scheme

Ageas Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme, if Ageas Insurance Limited cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. **You** can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk.

Musicguard

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Southgate House, Southgate Street
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T: 0333 004 3888

F: 0345 450 6743

E: music@thistleonline.co.uk

W: www.musicguard.co.uk

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