

Select

## 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><b>Theft</b> of the <b>Property Insured</b> from within the <b>Territorial Limits</b>, when not from a vehicle.</p>	<p>Any claim under £100.</p>	<p>2.1.1</p>
	<p>When the <b>Property Insured</b> is in a locked room or locked cupboard away from the <b>Insured Location</b> unless access is by <b>Forcible and/or Violent Entry</b> and <b>You</b> have complied with Security Requirements 3.1 (b) or 3.1 (c) as applicable.</p>	<p>2.1.3</p>
	<p>When the <b>Property Insured</b> is at the <b>Insured Location</b> unless involving <b>Forcible and/or Violent Entry</b> and <b>You</b> have complied with Security Requirement 3.2.</p>	<p>2.1.4</p>
	<p>When the <b>Property Insured</b> is <b>Unattended</b> which means whilst the <b>Property Insured</b> is not being used or held by <b>You</b> or a responsible adult or <b>You</b> are not in a position to prevent interference to the item of <b>Property Insured</b> other than when in the <b>Insured Location</b>, locked room or locked cupboard or <b>Locked Luggage Compartment</b>.</p>	<p>2.1.5</p>
	<p><b>Theft</b> from any building at the <b>Insured Location</b> which is not of brick or stone built construction with a tiled or multi layer roof and securely locked, unless specified in an <b>Endorsement</b>.</p>	<p>2.1.9</p>
	<p><b>Depreciation</b> on <b>Laptops</b> and <b>Laptop Accessories</b> over 18 months old.</p>	<p>2.1.12</p>
<p><b>Accidental Damage</b> to the <b>Property Insured</b> within the <b>Territorial Limits</b>.</p>	<p>Any claim under £100.</p>	<p>2.3.1</p>
	<p>When <b>Accidental Damage</b> is sustained in transit when handed to a recognised transport provider, unless the <b>Property Insured</b> is securely packaged in a purpose designed <b>Rigid Bodied Case</b>.</p>	<p>2.3.3</p>
	<p>When the <b>Property Insured</b> is <b>Unattended</b> which means whilst the <b>Property Insured</b> is not being used or held by <b>You</b> or a responsible adult or <b>You</b> are not in a position to prevent interference to the item of <b>Property Insured</b> other than when in the <b>Insured Location</b>, locked room or locked cupboard or <b>Locked Luggage Compartment</b>.</p>	<p>2.3.6</p>
	<p><b>Depreciation</b> on <b>Laptops</b> and <b>Laptop Accessories</b> over 18 months old and beyond economical repair.</p>	<p>2.3.16</p>

FEATURES AND BENEFITS INCLUDED AUTOMATICALLY	SIGNIFICANT EXCLUSIONS OR LIMITATIONS	POLICY SECTION
<b>Loss</b>	Any claim under £100.	2.4.1
Personal accident whilst using an item of musical entertainment, sound or lighting equipment.	When the <b>Property Insured</b> is not being used or held by <b>You</b> or a responsible adult or <b>You</b> are not in a position to prevent interference to the item of <b>Property Insured</b> other than when in the <b>Insured Location</b> , locked room or locked cupboard or <b>Locked Luggage Compartment</b> .  <b>Depreciation</b> on <b>Laptops</b> and <b>Laptop Accessories</b> over 18 months old and beyond economical repair.	2.4.5  2.4.7
Public Liability which arises from the use or ownership of musical, entertainment, sound or lighting equipment.	The amounts <b>We</b> will pay under this section are: <ul style="list-style-type: none"> <li>• <b>Loss Of Limb</b> £5,000</li> <li>• <b>Loss Of Sight</b> £5,000</li> <li>• <b>Permanent Total Disablement</b> £10,000</li> <li>• Death £10,000</li> </ul> Benefit under this section shall be payable to <b>You</b> or <b>Your</b> nominees, and shall be limited to a maximum of £10,000 per person. General Exclusions and Conditions apply.	2.5
Hire of equipment.	Any <b>Loss</b> directly or indirectly arising from stress, trauma or psychiatric illness.	2.5.4
	The amount <b>We</b> will pay is up to the amount shown in <b>Your Insurance Schedule</b> .	2.6
	<b>We</b> will not pay the first £500 of each and every claim arising from third party property damage.	2.6.2
	Claims arising out of or in connection with <b>Your</b> trade, profession or business, or assumed under contract other than that of musician, music teacher, sound or lighting engineer, entertainer, disc or visual jockey.	2.6.7 b)
	Costs of more than 10% of the <b>Sum Insured</b> or £250 whichever is the lesser for each item to a maximum of £3,000 during any one <b>Period Of Insurance</b> .	2.7.1

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
UK only extended to EU and up to 30 days Worldwide during any one <b>Period Of Insurance</b> .	Same as where <b>Territorial Limits</b> apply.	
UK only extended to Worldwide cover at any time during the <b>Period Of Insurance</b> .	Same as where <b>Territorial Limits</b> apply.	
<b>Theft</b> of the <b>Removable Items</b> within the <b>Territorial Limits</b> , when from a vehicle.	Any claim under £100.	2.2.1
	When <b>You</b> have not complied with Security Requirement 3.3.	2.2.4
	When access has not been made by <b>Forcible and/ or Violent Entry</b> .	2.2.5
	<b>Depreciation</b> on <b>Laptops</b> and <b>Laptop Accessories</b> over 18 months old.	2.2.10

## 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

2.8.1

2.8.12

2.8.13

2.8.17

## 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.

2.5

2.5.4

2.6

2.6.2

2.6.7 (b)

## 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](mailto: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](http://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](http://www.fscs.org.uk).

**Musicguard**

Thistle Insurance Services Limited  
Southgate House, Southgate Street  
Gloucester, GL1 1UB

**T: 0333 004 3888**

**F: 0345 450 6743**

**E: [music@thistleonline.co.uk](mailto:music@thistleonline.co.uk)**

**W: [www.musicguard.co.uk](http://www.musicguard.co.uk)**

Musicguard is a trading style of Thistle Insurance Services Limited. Lloyd's Broker. Authorised and regulated by the Financial Conduct Authority. A JLT Group Company. Registered office: The St Botolph Building, 138 Houndsditch, London, EC3A 7AW. Registered in England No 00338645, VAT No. 244 2321 96.

