

musicGuard Policy Schedule

Your reference number

MUS013687

About this Schedule

This Policy Schedule is for insurance provided by Thistle Insurance Services on behalf of UK General Insurance Limited who are authorised and regulated by the Financial Conduct Authority.

Your cover is subject to the terms, conditions, limitations and exclusions contained in the Policy Wording, which you should read carefully.

This Policy has been prepared for you based on the information obtained from you and reflects your demands and needs.

Your insurance will be based on the information below. As this will form the basis of the contract between us, please check this carefully. If anything is incorrect within the schedule, please call us on 0333 004 3888 to discuss the changes; failure to do this could invalidate your insurance and result in non-payment of a claim.

Your details	
Name	Margaret Brimacombe
Address	50 Petersfield Croft Leicester LE9 3GY
Telephone number	01455282429
Email	margie.brimacombe@gmail.com

Your cover	
Theft, accidental damage, fire, flood and storm cover cover	Included
UK and 30 days Worldwide	Included
Theft from an unattended vehicle	Included
£300 vehicle damage cover following a vehicle theft claim	Included
£200 door or window lock cover following an insured location theft claim	Included
£2,000 claims equipment hire cover	Included
£1m Public Liability cover	Included
£10,000 Personal Accident cover	Included
Diminution of value	Included
Temporary performance storage	Included

Schedule of Items Insured	
Instruments & Equipment	Replacement Value
Percussion	£3,000
Technology Item Description	Replacement Value
Not Applicable	£0

Optional covers		
This section shows the breakdown of the optional covers you have chosen and the price for that option. The total price per year for your policy, including these options, is shown above. These costs are not additional to the full annual price already provided.		
Cover	Details	Cost
Mechanical Breakdown	Not included	£0.00
Worldwide cover	Not included	£0.00
£5m Public Liability cover	Not included	£0.00

Cover details	
Insurer	UK General Insurance Limited on behalf of Watford Insurance Company Europe Limited
Agreement number	06440E
Period of cover	31st July 2023 to 30th July 2024 inclusive

Renewal date	31st July 2024
Type of Musician	Amateur
Music equipment sum insured	£3,000
Technology equipment sum insured	£0
Total sum insured	£3,000
Insured location	50 Petersfield Croft Leicester LE9 3GY
Premium including Insurance Premium Tax at the prevailing rate	£72.13
Admin fee	Not applicable

Excesses	
Any additional excess amount will be shown in the 'Endorsements' section below.	
Insured Items cover	£75
Mechanical Breakdown	£75
Public Liability Property claims	£500 excess for each third-party property damage claim
Public Liability Injury claims	Nil

Endorsements

The following definitions are amended to read.

Definitions

The following definitions are amended to read.

You/Your the person named on your Insurance Schedule who lives in the United Kingdom on a permanent basis as a domiciled United Kingdom resident, and Leicester Diocesan Guild of Church Bell Ringers and its members.

Insured Location where the insured items are usually kept and at the address stated in your Insurance Schedule. This must be a building of standard brick or stone construction and either your main place of residence or your music business premises, or studio as described below:

1. Private house, your music business premises or studio - the main structures within the immediate private property boundaries.
2. Flat, apartment, or shared house – the self-contained room(s) in which you live.
3. Halls of Residence – the self-contained, lockable private room(s) in which you live.
4. Your Club or Association premises.
5. A place of entertainment, where you are performing.

We also include holiday properties – any secure holiday home, caravan/motorhome, guesthouse room or hotel room being used by you as a temporary travel residence.

Important Information

The following Requirement is amended to read;

Requirements: Temporary Performance Storage We will provide temporary storage cover for insured items that are kept at a place of entertainment, where you are performing. The insured items must have been handed to the manager or proprietor for safekeeping and kept in a securely locked room.

Section 1 Your Cover

The following exclusion is deleted from the section headed What is not covered, and so does not apply.

- Any claim when the insured item is kept, temporarily, at a place of entertainment, where you are performing for a period in excess of 72 hours.

General Conditions

On purchasing your policy, you agree to the terms and conditions listed below:

1. Guardcover have given you access to information which enabled you to decide if this policy suits your own personal circumstances.
2. You have read your Insurance Schedule, Policy Wording, Insurance Product Information Document and Terms of Business Agreement and agree to the terms of cover being provided.
3. To the best of your knowledge and belief, you have correctly completed the application. You understand that this application will be incorporated into the contract between you and Thistle Insurance Services Limited on behalf of UK General Insurance Limited on behalf of Watford Insurance Company Europe Limited.

Declarations

You have, in agreeing to cover, declared:

1. That to the best of your knowledge and belief:
 - . The above statements are true and complete.
 - a. No insurer has declined any proposal or cancelled or refused to renew any insurance or required special terms or conditions in respect of any of the risks proposed.
2. All sums insured stated above represent the current new replacement value of the property to be insured.
3. That you understand and agree that UK General Insurance Limited on behalf of Watford Insurance Company Europe Limited reserves the right to decline any proposal.
4. That you understand and have consented to insurers sharing information with each other; credit reference agencies and other third-party agencies & statutory bodies. This is in relation to the administration of your policy and credit agreements, management and processing of your claims, assessment of risks and prevention of fraud.
5. You have never been convicted or charged (but not yet tried) with any criminal offence other than motoring offences or spent convictions under the Rehabilitation of Offenders Act 1974.
6. As a new business customer, you have not had more than 2 music related claims, successfully paid out to repair or replace an insured item, in the last 3 years.
7. You and any persons named on the policy are residents of the United Kingdom and have been living permanently in the United Kingdom for at least 6 months prior to the purchase of the policy.

Law Applicable

The parties are free to choose the law applicable to the insurance contract proposed. Unless specifically agreed to the contrary the contract will be subject to English Law.