

## Insurance Product Information Document

### Product: Insure4Music

### Underwritten By: Royal and Sun Alliance Insurance PLC

Ripe Insurance Services Ltd who are permitted to deal as an agent for the insurer and who are Authorised and Regulated by the Financial Conduct Authority No. 313411  
Registered office: The Royals, Altrincham Road, Manchester M22 4BJ. Registered in England No. 04507332.

This document provides a summary of the main **Policy** benefits and terms and conditions. Where a word appears in **Bold** type the definition can be found in the insurance booklet under Definitions. The full terms and conditions of the cover and other important information are included in **Your Policy** documents.

### What is this type of insurance?

Insure4Music can help protect musicians against the risks associated with performing or owning **Music Equipment** including theft and **Accidental Damage** to equipment and public liability.



#### What is insured?

All **Our** policy covers are optional, so **You** can pick and choose the cover that **You** need. The below policy options are available:

- Theft, loss or **Accidental Damage to Your Music Equipment**
- **Your** legal liability for accidental **Bodily Injury** to a third party or **Accidental Damage** to third party property arising from **Your** use or ownership of music, entertainment, sound or lighting equipment
- **Your** legal liability arising from a breach of professional duty from negligent acts, errors or omissions
- Personal accident to provide compensation in the event of death, loss of limbs, loss of sight, partial loss of sight and permanent disablement following an **Accident** when using music, entertainment, sound or lighting equipment
- The costs of any dental treatment required following an **Accident** when using music, entertainment, sound or lighting equipment
- Loss of earnings following an **Accident** when using music, entertainment, sound or lighting equipment
- Failure of **Music Equipment** as a result of mechanical, constructional, electronic or electrical breakdown, derangement or a defect in operation. Including the costs of transportation to and from an appointed repairer



#### What is not insured?

- Theft from **Your** home unless:
  - o **Your Music Equipment** is kept inside **Your Home** and any security devices are in operation; and
  - o Theft from the **Home** involves evidence of force and violent entry or exit
- Theft from **Your Studio** unless:
  - o the **Studio** is self-contained with its own lockable entrance and the **Music Equipment** is kept inside the **Studio**
  - o the final exit door of **Your Studio** must be fitted with either:
    - a minimum 5 lever deadlock with matching boxed striking plate
    - a cylinder key operated mortice lock
    - a multi-point locking device having three or more locking points
  - o there is clear evidence of forcible and violent entry or exit
- Theft when property is left unattended in the open
- Liability to any employees or members of **Your** immediate family
- Electronic breakdown of any equipment over 7 years old from the date of manufacture



#### Are there any restrictions on cover?

- ! Certain limitations may apply to **Your** policy e.g.
  - The **Excess** (the amount **You** have to pay on any claim)
  - Monetary limits for certain covers
  - Clauses which may exclude certain losses or damage
- ! A single article limit of £15,000 applies to **Music Equipment**



### Where am I covered?

- ✓ Please refer to the **Territorial Limit** in **Your Insurance Schedule**



### What are my obligations?

- You must take reasonable care to provide complete and accurate answers to the questions **We** ask when You take out, make changes to, and renew **Your** policy.
- Please tell **Us** immediately about changes to the information set out in the application form, Statement of Fact or **Your** schedule



### When and how do I pay?

- You can pay in full either by direct debit or credit card.
- Alternatively monthly payments are also available, if You have selected this option You will be informed by **Your** credit provider the date and amounts of each payment



### When does the cover start and end?

From the starting date (shown on your schedule) for 12 months – and then for the period specified when you renew and pay your premium.



### How do I cancel the contract?

If You decide that for any reason, this policy does not meet **Your** insurance needs then please return it to Insure4Music within 14 days of issue. On condition that no claims have been made or are pending a full refund will be available.

There after You may cancel the policy at any time by informing Insure4Music however no refund of premium will be payable.