



SCHEDULE: MUSICINSURE COMMERCIAL COMBINED

This is the Schedule for the Insured's Commercial Combined Package. This Package consists of the Sections as described below.

Agreement Number: B6991SCO2017S01
Policy Number: ME02C31113F
Insured: Mr M Bollard - The Lateshift
Address: 23 Rushforth Place, Exwick, EX4 2NU
Business Description: Music Band
Period of Insurance: From: 20/02/2019
To: 19/02/2020
(both dates inclusive and any subsequent period for which the Insured shall pay and the Insurer shall agree to accept a renewal premium)

Total Premium £90.00
Insurance Premium Tax £10.80
G M Imber & Sons Service Charge £15.00
Total Payable £115.80

Insurer Syndicate DTW1991 at Lloyd's
Signed for and on behalf of the Insurer

PP W G Imber

This policy is a legal document. You must tell Us about any facts or changes which affect Your Insurance and which have occurred either since the Policy started or since the last renewal date.
If You are not sure whether certain facts are relevant please ask Us. If You do not tell Us about relevant changes your Policy may not be valid or the Policy may not cover You fully.
You should keep a written record (including copies of letters) of any information You give Us when you renew this policy.

Syndicate DTW1991 at Lloyd's Management is managed by Coverys Managing Agency
Coverys Managing Agency is authorised by the Prudential Regulation Authority and regulated by the
Financial Conduct Authority and the Prudential Regulation Authority No: 224442.
Coverys Managing Agency is registered in England No: 04690709
Registered Office: One Creechchurch Place, London, EC3A 5AY

Administered by G M Imber & Sons Limited
Authorised and regulated by the Financial Conduct Authority (FCA No. 448476)
77a High Street, East Grinstead, West Sussex, RH19 3DD
Registered in England No. 5607297

SUMS INSURED / LIMITS OF INDEMNITY / EXCESSES

SECTION 1 – PROPERTY DAMAGE – ALL RISKS

INSURED

Item No.	Total Property Insured	£0.00
1.	Musical equipment, electrical equipment, P A systems and equipment, Disco equipment, stage clothes, lighting, laser equipment, studio Equipment and contents cases, staging, recording equipment, photographic Equipment	
	a) The premises described in the schedule provided of standard construction	
	b) Anywhere in the UK including the Insured's premises	
	c) Anywhere in the UK including the Insured's premises extended for 45 days in the EU	
	d) Anywhere in the UK including the Insured's premises extended for 45 days in the EU and world wide	
	e) Anywhere in the UK including the insured's premises and World Wide	

SECTION 2 – GLASS

NOT INSURED

Sum Insured	Not Insured
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SECTION 3 – DETERIORATION OF STOCK

NOT INSURED

SECTION 4 MONEY / ASSAULT

NOT INSURED

SECTION 5 GOODS IN TRANSIT

INSURED

Any one occurrence or series of occurrences arising out of any one event:

a)	any one road vehicle operated by the Insured	£0.00
b)	any one vehicle operated by a haulier	Not Insured
c)	any one rail conveyance	Not Insured
d)	any one sending by registered or recorded post	Not Insured

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SECTION 6 LOSS OF LICENCE

NOT INSURED

SECTION 7 COMPUTER

NOT INSURED

EXCESSES

The amounts specified below shall be deducted before each and every payment is made under the Policy:

Section 1: £250

Sections 2 - 7 of the Policy: £250 increased to £1,500 in respect of subsidence where subsidence is shown to

SECTION 8 – BUSINESS INTERRUPTION

NOT INSURED

SECTION 9 EMPLOYERS LIABILITY

NOT INSURED

Any one event other than from Offshore work

Not Insured

SECTION 10 PUBLIC LIABILITY

INSURED

Any one event

£5,000,000

SECTION 11 PRODUCTS LIABILITY

NOT INSURED

All events happening during any one period of insurance

Not Insured

Excesses

The amount specified below shall be deducted before each and every payment is made for Public Liability – Section 10 of the policy

£250 increased to £750 in respect of World wide

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POLICY ENDORSEMENTS APPLICABLE TO THIS INSURANCE (IF ANY)

APPLICABLE TO SECTION 1 – PROPERTY DAMAGE – ALL RISKS

In respect of item 1 of Section 1 of the policy the underwriters will not indemnify the Insured for theft or attempt thereof from vehicles left un-attended unless all doors, windows and other openings are closed and properly fastened and securely locked with keys removed and any alarms or immobilisers are in operation.

In respect of item 1 of Section 1 of the policy the underwriters will not indemnify the insured in respect of theft from un-attended motor vehicles between 24.00 and 7.00 am unless the vehicle is immobilised or fitted with an alarm with a fuel cut off system or an immobiliser or garaged in a securely locked building.

In respect of item 1 of Section 1 of the policy the Underwriters will not indemnify the insured from luggage cases unless carried by hand and under personal supervision

In respect of item 1 of Section 1 of the policy the Underwriters will not indemnify the Insured from loss or damage to strings, reeds or drumheads in respect of musical instruments

CP7 FLAT ROOF MAINTENANCE CONDITIONS

It is a condition precedent to liability in respect of Damage by storm, tempest and flood that any flat felted roof portion of the Premises shall have been inspected at least once every 2 years by a qualified builder or property surveyor and any defects brought to light by that inspection shall be repaired immediately.

CP20 STILLAGE CONDITION

It is a condition precedent to liability that all Stock stored on the Premises is stored on racks, shelves or stillages not less than 15 centimetres (6 inches) above floor level.

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**APPLICABLE TO SECTION 9 – EMPLOYERS LIABILITY; SECTION 10 PUBLIC LIABILITY
SECTION 11 – PRODUCTS LIABILITY**

L1 BONA FIDE SUB CONTRACTORS CLAUSE

It is warranted by the Insured that all sub-contractors that they engage maintain employers' liability and public liability policies that provide:

- Employers' liability coverage with a limit of indemnity of not less than £10,000,000 any one occurrence
- Public liability coverage with an indemnity limit of not less than the limits provided by this policy
- An indemnity to the Insured as principal

It is further warranted by the Insured that they do not assume by agreement any liability or potential liability that would not have attached to them in the absence of such agreement, including but not limited to, the assumption of any liability or potential liability on behalf of any bona fide sub-contractor, or the waiver of any rights of recourse against any bona fide sub-contractor.

L6 HEAT WORK AWAY EXCLUSION

Underwriters shall have no liability under this Policy to provide any indemnity or benefit for any legal liability under Section B, directly or indirectly resulting from or in consequence of the performance of work involving the application of heat other than on premises owned, leased or rented by the Insured.

L20 RIGHTS OF RECOURSE WARRANTY

It is warranted by the Insured that the precedent to the liability of Underwriters hereon, full Rights of Recourse are maintained against any manufacturer or supplier with whom they have entered into a legal contract for the provision of products or components.

L28 USA/CANADA PRODUCTS EXCLUSION

Underwriters shall have no liability under this Policy to provide any indemnity or benefit any legal liability arising out of any products supplied, including products supplied prior to the inception of this insurance which the Insured knows, or could have been reasonably expected to know, would be used within the United States of America or Canada.

The details of the Policy outlined above are a summary only. A copy of the Policy Wording can be obtained from G M Imber & Sons Ltd upon request or from their website.

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HOW TO REPORT A CLAIM

Should You need to report or make a claim, please contact Syndicate DTW1991's specialist claims handler Woodgate and Clark Limited, whose details are below. You may if You wish also advise us to do this on Your behalf.

Woodgate and Clark Limited
The Red House
King Street
West Malling
Kent
ME19 6QT

	Telephone:	E-mail:
Claims	+44 (0) 1732 520273	newclaim@woodgate-clark.co.uk
Out of office	+44 (0) 1732 520270	

It will be helpful when reporting a claim if You are able to advise the Policy number and brief details of the claim.

What to do in the event of a claim

You should take all reasonably practicable steps to mitigate or reduce further Damage or Bodily Injury. No prior approval is required.

If possible provide evidence in the form of photos of damage, injury and documentation including quotes, invoices or receipts.

You should not admit liability even if asked to do so by a third party.

You shall give Us or Our representative all necessary assistance.

Complete and return any claim form sent to You, as soon as possible.

The policy and this Schedule are deemed to be read as one document.
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