

**Product: LARK MUSIC POLICY**

**Company: HOWDEN INSURANCE (IRELAND) LIMITED**

Regulated by the Central Bank of Ireland

This document provides a summary of the key information relating to this Lark Music Policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

**What is this type of insurance?**

Musical Instrument Insurance will insure the instruments that you have requested cover for on an All Risks basis whilst within the Territorial Scope that you have selected, and we have agreed to insure.



**What is insured?**

- ✓ Accidental loss or damage including fire and theft
- ✓ Accidental loss or damage to instruments whilst in the hold of a plane provided, they are securely packed in a protective hard case.
- ✓ Compensation for loss of value following accidental damage to your instruments (Classical only)
- ✓ Agreed values for individually listed instruments
- ✓ If the property insured suffers from physical damage or is lost or stolen cover is provided for up to 20% of the individual sum insured for each item or GBP 3,000 (or currency equivalent) whichever is the lower for hire costs.
- ✓ Cover for instrument(s) and accessories that **you** do not own, but that **you** are legally liable for, for up to 60 days and up to GBP 50,000 (or currency equivalent) sum insured.
- ✓ Reasonable and necessary additional costs associated with the settlement of **your** claim, such as travel expenses

**Your liabilities – If Public Liability Cover is shown on your schedule**

- ✓ Public Liability Cover, £2,000,000 or £5,000,000 (or currency equivalent) as shown in your schedule
- ✓ Claims against you
- ✓ Band member to band member liability
- ✓ Court attendance compensation



**What is not insured?**

- ✗ Losses from unattended vehicles are excluded. Exclusion C. This cover is available for an additional premium subject to the vehicle being securely locked and all protections being put into operation.
- ✗ Damage caused by wear and tear. Exclusion F.
- ✗ Damage or deterioration caused by cleaning, repair, renovation or whilst being worked upon. Exclusion G.
- ✗ Losses outside of the United Kingdom due to earthquake. Exclusion I. This cover is available for an additional premium.
- ✗ **Your liabilities** Public Liability Cover. This cover is available for an additional premium.

**Your liabilities – If Public Liability Cover is shown on your schedule**

- ✗ Land, buildings and craft
- ✗ Deliberate or reckless acts
- ✗ Bodily injury to any of your employees or any member of your family
- ✗ Stage effects
- ✗ Stage diving
- ✗ Restricted Recovery Rights
- ✗ Non-Compensatory payments
- ✗ Claims outside the applicable courts and Contract

Please refer to policy wording for full exclusion wordings.



**Are there any restrictions in cover?**

- ✗ Electrical instruments are covered up to their market value in the event of a partial loss, other instruments are covered up to the sum insured shown in the schedule
- ✗ Claims Conditions
- ✗ Application of Average
- ✗ Other Insurance
- ✗ Unattended Vehicles

Please refer to policy wording for full restriction wordings.



## Where am I covered?

- ✓ The policy cover is worldwide as standard unless otherwise stated in your schedule incorporating statement of facts.



## What are my obligations?

### General

- Before you take out, make changes to, or renew any insurance policy or at anytime whilst you are insured by it, you must ensure that you take reasonable care to provide complete and accurate answers to any questions you have been asked and ensure that these answers remain current
- Advise us of promptly of any incidents of loss or damage to the insured instrument(s), or claims or incidents that might give rise to a claim (whether or not any loss, damage or liability is covered by insurance, or whether an insurance claim is made or not)
- allow us the right to inspect the damaged item(s) before any disposal of or any repair work begins, and fully co-operate with us.
- Inform us of any change of address and/or location of insured items
- take all reasonable precautions for the safety of the item(s) insured and ensure that all protections provided for the item(s) covered under this insurance are maintained in good working order, and are in full and effective operation

### Public Liability Cover – If Public Liability Cover is shown on your schedule

- When dealing with a third-party, do not admit that you are liable for what has happened or make any offer, deal or payment, unless you have our prior written agreement. You must also not reveal the amount of cover available under this insurance, unless you have our prior written agreement.



## When and how do I pay?

There are various payment options available to you as a valued client of Lark Music and full details are shown on the Payment Details form.



## When does the cover start and end?

The cover starts on the date that we have agreed with you and lasts 12 months. We will send you notice when your policy is approaching renewal



## How do I cancel the contract?

You can cancel this policy by telephone, email or post within 14 days of receiving the policy. If you contact us in this time we will return you premium in full.

If you want to cancel your policy after this period, you are entitled to a refund of the premium paid less a proportionate deduction for the time we have provided cover. If you have already made a claim, you will not receive any refund of premium.