

Lark Music, 1-Year Free Musical Instrument Insurance Offer, Full Terms & Conditions

1. Who's behind this offer?

1.1 This 1-year free insurance offer (the "Offer") is provided Lark Music ("Lark Music"), a trading name of Howden UK Brokers Limited, registered in England and Wales (company no. 02831010), registered office: One Creechurch Place, London EC3A 5AF.

1.2 Lark Music arranges and administers musical instrument insurance policies (the "Policy").

1.3 Gibson Guitar Limited ("Gibson") does not provide insurance, financial advice or recommendations. Gibson is not authorised or regulated by the Financial Conduct Authority (FCA).

2. What is the Offer?

2.1 Eligible customers who purchase a qualifying new Gibson guitar at Gibson Garage London, 61–62 Eastcastle Street, London W1W 8NQ (the "Premises") will be offered 12 months' musical instrument insurance free of charge (no premium payable for the first year) arranged by Lark Music, subject to these Terms & Conditions and the Policy terms. The Offer is open to all residents in England, Northern Ireland, Wales and Scotland aged 18 years or over, except employees (and/or their immediate families or households) of Lark Music or its holding or subsidiary companies.

2.2 The Policy is designed to protect your qualifying Gibson guitar against specified risks, including (but not limited to) accidental damage, theft, and accidental loss, as set out in the Policy wording supplied by Lark Music.

2.3 The Offer applies only during the promotional period from 1st January 2026 to 17:00 on 1st February 2027 (the "Offer Period"), or while promotional capacity lasts, agreed between Lark Music and Gibson. We reserve the right to withdraw or amend the Offer at any time. All Offer entries received after the closing date are automatically disqualified.

2.4 The Offer is not negotiable, refundable or transferable. The eligible customers shall comply with any additional terms and conditions and/or exclusions which may apply to the Offer.

2.5 Lark Music will not accept responsibility for Offer entries that are lost, mislaid, damaged or delayed in transit, regardless of cause, including, for example, as a result of any postal failure, equipment failure, technical malfunction, systems, satellite, network, server, computer hardware or software failure of any kind.

3. Who can get it? (Eligibility)

3.1 To qualify for the Offer, you must:

- (a) purchase a new Gibson guitar at the Premises;
- (b) pay a retail price for the guitar between £1,500 and £10,000 (inclusive);
- (c) make your purchase in-store at the Premises during the Offer Period;
- (d) complete Lark Music's online registration journey; and
- (e) meet the eligibility and underwriting criteria specified by Lark Music in the Policy wording and application journey.

3.2 The Offer applies to one Policy per qualifying guitar or guitars.

4. How do you take up the Offer?

4.1 When you buy your qualifying guitar(s), Gibson staff will let you know about the Offer and provide access to an online tablet with a link to Lark Music's dedicated website landing page and online registration portal.

4.2 You must complete the online registration form yourself. Gibson staff are not permitted to assist you with completing the form, to handle your personal data for this purpose or to advise you whether you should take up the Offer.

4.3 You will be given reasonable time and privacy in-store to complete the registration process after your guitar purchase. If you do not complete registration, you will not receive the free Policy.

4.4 Once you submit your registration, Lark Music will send you:

- an email confirming your data submission
- an email confirming provisional insurance cover; or a policy referral message indicating that further checks are required.

4.5 Provisional cover is subject to verification by Lark Music, including checks against the information you have provided.

4.6 If your application is accepted, Lark Music will normally issue your Policy documentation within five Business Days of successful verification.

5. When does cover start and how long does it last?

5.1 Cover will normally start from the date of your guitar purchase, as shown on your Policy schedule, and will continue for 12 months unless cancelled earlier in accordance with the Policy terms.

5.2 The first 12 months of cover under this Offer are provided free of charge (no premium payable by you for that period). Other charges (for example, if you add other instruments or add additional cover options) may apply.

5.3 At the end of the 12-month free period, your cover will not automatically renew. Before your Policy expires, Lark Music will contact you with an invitation to renew on a paid basis, subject to then-current terms, conditions and premiums. You are under no obligation to renew.

6. What does the Policy cover (and not cover)?

6.1 The Offer relates to a specific musical instrument insurance product for qualifying Gibson guitars, covering (but not limited to) accidental damage, theft, and accidental loss, subject to the full Policy terms, conditions, limits and exclusions.

6.2 The Policy wording, schedule and any key facts or summary document provided by Lark Music set out the full details of your cover and form the contractual terms of your insurance. If there is any inconsistency between this promotional summary and the Policy wording, the Policy wording will take precedence.

6.3 As with any insurance, there will be exclusions, restrictions and conditions, for example, relating to deliberate acts, lack of reasonable care or failure to comply with specified security requirements. Any policy excesses, territorial limits and usage restrictions will also be clearly set out in your Policy documents.

6.4 It is your responsibility to read the Policy documents carefully to check that the cover meets your needs.

7. What are Gibson and Lark Music each responsible for?

7.1 Gibson's role is purely to introduce you to the Offer from Lark Music. Gibson is not authorised to:

- advise you about the Policy;
- recommend whether you should take out the Policy;
- assist you with the completion or submission of any application or claim forms; or handle premiums or claims.

7.2 Lark Music is responsible for:

- arranging and administering the Policy;
- providing your Policy documents and renewal invitations;
- handling mid-term changes and cancellation requests; and managing claims and customer service relating to the Policy.

7.3 Your decision whether to take up the Offer is entirely separate from your guitar purchase. Choosing not to take up the Offer, or choosing a different insurance provider, will not affect your contractual rights in relation to the guitar purchase from Gibson.

8. Availability, changes and withdrawal

8.1 The Offer is available only for a limited period and is subject to availability.

8.2 Lark Music and Gibson reserve the right to:

- amend these Terms & Conditions where required for legal, regulatory or operational reasons;
- suspend or withdraw the Offer where necessary for legal, regulatory, operational or brand protection reasons; and/or
- substitute an alternative promotion of equal or greater value where appropriate.

8.3 Any change to or withdrawal of the Offer will not affect Policies already in force, which will continue in accordance with their Policy terms unless cancelled or not renewed.

9. How is your data used?

9.1 For this Offer, Gibson does not collect, process or share your personal data in connection with the Policy. Gibson's role is limited to providing access to Lark Music's online registration site.

9.2 Lark Music will act as data controller for the personal data you provide as part of the Policy registration and administration process and will process your data in accordance with its privacy notice, which will be made available during the online registration process and on its website.

9.3 Your personal data will be used for purposes including arranging and administering the Policy, managing claims, complying with legal and regulatory requirements and, where permitted, marketing communications. You can manage your marketing preferences at any time using the methods set out in Lark Music's privacy notice.

10. Questions, problems or complaints?

10.1 If you have any questions about the Offer or your Policy, please contact Lark Music using the contact details provided in your Policy documentation and/or on the Lark Music website.

10.2 If you wish to make a complaint about the sale, administration or claims handling of your Policy, please contact Lark Music in the first instance. Details of the complaints process, including any right to refer your complaint to the Financial Ombudsman Service, will be set out in your Policy documentation.

10.3 If Gibson receives a complaint relating to this Offer or to the Policy, it will pass the complaint to Lark Music promptly and will not respond substantively.

11. Anything else you should know?

11.1 These Terms & Conditions, together with the Policy documentation issued by Lark Music, set out the key terms of the Offer.

11.2 Nothing in these Terms & Conditions affects your statutory rights.

11.3 This Offer and these Terms & Conditions are governed by the laws of England and Wales. Any disputes arising out of or in connection with them shall be subject to the exclusive jurisdiction of the courts of England and Wales.

11.4 Insofar as is permitted by law, Lark Music, its agents or distributors will not in any circumstances be responsible or liable to compensate any entrant to the Offer or accept any liability for any direct or indirect loss and/or damage occurring as a result of participating in the Offer, including but not limited to, taking up the prize. Your statutory rights are not affected.

11.5 Lark Music reserves the right to hold, void, suspend, cancel, or amend the Offer where necessary.