



LARK MUSIC

INSURANCE

Part of **HOWDEN**

Important Regulatory Information About Your Free Insurance Offer

Important Information about your Musical Insurance

Your quote is valid for the duration of your time in store while purchasing the guitar and is based upon the answers you have provided. You will be given reasonable time and privacy to complete the registration process.

Before proceeding with the insurance, please check that the answers and information you have given to us on the quote form on the tablet you entered them on is correct. Please see below for further information. We would particularly draw your attention to the information below under the headings 'Suitability – Your Demands and Needs', 'Your Quotation', 'Your Information' and 'Accepting Your Quotation'.

Suitability - Demands and Needs

This insurance fulfils the demands and needs of those who wish to insure their guitar(s) in the event of loss, theft or accidental damage.

In offering this cover we are not providing advice to you on the suitability of our policy. The decision to select and proceed with this policy rests solely with you and you should therefore ensure that this meets your requirements.

Your Registration

Please take a moment to review the information you have provided in the online form on the tablet. If any of the details are incorrect, please correct them now.

The policy limit is set by the values you have declared; that is, your guitar(s) is covered up to the value you have declared on the form as the replacement value. The duration of the policy is 12 months commencing on the date you buy your guitar and take out this policy.

The proposed cover is subject to the standard policy terms, conditions, limitations and exclusions as detailed in the policy wording.

The musical insurance cover we are offering you is at no cost to you:

Keynote Instrument & Equipment Cover	£0.00
Insurance Premium Tax	£0.00
Total Payable	£0.00

Policy excesses

There is no excess on this policy.

One Creechurch Place, London, United Kingdom, EC3A 5AF

Lark Music is a trading name of Howden UK Brokers Limited, which is authorised and regulated by the Financial Conduct Authority No. 307663. Registered in England and Wales under company registration number 02831010. Registered Office: One Creechurch Place, London, EC3A 5AF. Calls may be monitored and recorded for quality assurance purposes.



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Your Information

Before you take out this insurance policy and any time 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. It is important that you check that the information we hold is accurate. If any information is wrong, or incomplete, or changes during the lifetime of the policy, you may not have the cover you need in the event of a claim. Please note that changes may result in a revised premium.

Accepting your quote

By ticking the confirmation tick box on the online registration form, and then pressing the 'SUBMIT' button beneath it, you confirm both the accuracy of the information you have provided and your wish to proceed with this insurance cover.

We understand that circumstances can change and if you need extra support, we're here to help. If you have additional needs which require us to adjust the way we communicate with you or your personal circumstances significantly change, please let us know.

Making a claim

We know how distressing it can be if anything happens to your treasured musical instrument or equipment. Our aim is to get you playing again as quickly as possible, while offering the support you need during a difficult time.

To make a claim, either:

Phone:

Call us on **03331 886 583, Monday to Friday 9am – 5pm**. If you want to call us outside these hours, please call 0345 600 9052 and leave a message. Our claims handlers will get back to you as soon as they can on the next working day.

Online:

Go to our Claims website page www.larkmusic.com/existing-customers/make-a-claim/, select your service, then follow the instructions on the next page.

Complaints

It is always our intention to provide you with a quality service. However should you have cause to complain please send your complaint to: The Compliance Officer, Howden UK Brokers Limited, 2 Des Roches Square, Witan Way, Witney, OX28 4LE. You can also send your complaint by email to: compliance@howdeninsurance.co.uk.

Your complaint will be acknowledged within five (5) working days advising who will be handling the complaint. You will then receive a detailed response within eight weeks, unless we write to you advising that a response will be delayed.

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If you are not satisfied with our response, you may be eligible to refer your complaint to the Financial Ombudsman Service (FOS) The Financial Ombudsman Service, Exchange Tower, London E14 9SR (<https://www.financial-ombudsman.org.uk/>).

How we handle your data

Our Privacy Notice sets out how we handle and protect your data. Our Privacy notice is linked in the online quote form for this insurance. A copy will be made available to you in the online portal if you take out this insurance. It is also displayed via our website and can be viewed at www.larkmusic.com/privacy-notice.

Your cancellation rights

As a Consumer you have the right to cancel a policy without giving any reason and without penalty within 14 days from the conclusion of the contract (or, if later, receipt of the terms and conditions).

Our Terms of Business

Our Terms of Business agreement is the document that governs our relationship with you. A copy of our Terms of Business is linked in the online quote form for this insurance. A copy will also be made available to you in the online portal if you take out this insurance. It is also displayed via our website and can be viewed at [HUBL TOBA - HUBL-CC-CORP-010-0425.pdf](http://HUBLTOBA-HUBL-CC-CORP-010-0425.pdf).

Also, the insurance industry is regulated by the FCA (Financial Conduct Authority) and part of the regulatory standards require all firms to provide you with certain information including details of their regulatory status, complaints procedure and your cancellation rights. This is included in our Terms of Business ('ToBA').

Our Service

Our policy is a specialist product which is only available to Lark Music customers and has been designed under a delegated authority with **Allianz Insurance PLC**. Delegated authority allows us to accept business on behalf of Allianz, and we will be acting as their agent for the purpose of arranging, administering and servicing your policy as well as handling any claims. **Allianz Insurance PLC** are the only insurer with whom we may and do conduct business for this type of insurance. We have not approached any other insurer for a quote.

Ongoing Support:

Please email us at keynote@larkmusic.com or call us on 0333 188 6582 (Monday to Friday 9am to 5pm) if you would like further help, information or support from us.

Yours Sincerely,

The Lark Music team

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