



## Making Music Commercial Combined

Welcome to Covéa Insurance. You should read this Schedule in conjunction with your policy. These details are a record of the information provided to Covéa Insurance. It is also essential that you read all the clauses applying to your quotation as these contain important information that may affect your policy cover.

### POLICY SCHEDULE

**Policy Number MMCCINRSNT**

<b>Type:</b>	Bronze Insurance
<b>Policy Wording:</b>	Making Music Commercial Combined
<b>Policyholder:</b>	Semitones
<b>Policyholder's Postal Address:</b>	
<b>Business:</b>	Music Society, Performing Group and/or Music Promoter
<b>Agent Details:</b>	
<b>Name:</b>	Advisory Insurance Brokers Limited t/as Finch Insurance Brokers
<b>Address:</b>	53a Crockhamwell Road, Woodley, Reading RG5 3JP
<b>Phone Number:</b>	Tel: 0118 334 8868
<b>Email Address:</b>	Email: makingmusic@finchinsurance.co.uk
<b>Period of Insurance:</b>	From 3rd January 2024 To 31st December 2024 Both days inclusive, Local Standard Time

Section 1: Public Liability	Operative
Section 2: Products Liability	Operative
Section 3: Employers' Liability	Operative
Section 4: Directors and Officers Liability	Operative
Section 5: Money and Assault	Operative
Section 6: All Risks	Not Operative
Section 7: Cancellation and Abandonment	Not Operative
Section 8: Property Damage	Not Operative

<b>Description</b>	<b>Limit of Indemnity</b>
<b>Section 1: Public Liability</b>	£5,000,000
Excess:	£250
<b>Section 2: Products Liability</b>	£5,000,000
Excess:	£500
<b>Section 3: Employers' Liability</b>	£10,000,000
<b>Section 4: Directors' and Officers' Liability</b> in respect of any claim first made against you and notified to us during the period of insurance	£100,000
Excess:	£250
<b>Description</b>	<b>Sum Insured</b>
<b>Section 5: Money and Assault</b>	
(a) Loss of Non-Negotiable Money	£250,000
(b) Loss of Negotiable Money:	
(i) in transit, in your personal custody or in the custody of any authorized Employee or in a bank night safe	£2,000
(ii) on the Premises during Business Hours	£2,000
(iii) on the Premises out of Business Hours contained in locked safe(s)	£2,000
(iv) on the Premises out of Business Hours not contained in locked safe(s)	£300
(v) in your home or in the home of any authorised Insured Person occurring within the Territorial Limits	£1,000
(c) loss of:	
(i) Negotiable Money and travellers cheques	£1,250
(ii) Negotiable Money in collection tins and envelopes occurring anywhere in Europe.	£50
Excess:	£250
<b>Section 6: All Risks</b>	
Anywhere within the Territorial Limits or Europe	Not Insured
Contents	
The following property used solely in connection with Your Business, belonging to You or for which You are legally responsible:	Not Insured
a) musical instruments, items on loan, musical scores including temporarily hired or borrowed	
b) machinery and plant, trade and office furniture	
c) fixtures, fittings, blinds and signs, alterations and decorations	
d) patterns, models, moulds, plans and designs	

*Covea Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registration Number 202277. Registered Office: A & B Mills, Dean Clough, Halifax, HX3 5AX. Registered in England and Wales Number 613259.*

- e) deeds, documents, manuscripts, business books and computer system records
- f) all other contents including curios and pictures
- g) Personal Effects not exceeding £250 any one person but excluding any property which is more specifically insured
- h) Money not exceeding £1,000
- i) wines, spirits and tobacco held for entertainment purposes not exceeding £500
- j) Tenants Improvements

Excess: £100

**Section 7: Cancellation and Abandonment** Not Insured

Excess: £250

### Section 8: Property Damage

Risk Address:

	<b>Declared Value</b>	<b>Sum Insured</b>
Buildings	Not Insured	Not Insured
Contents	Not Insured	Not Insured
Computer Equipment	Not Insured	Not Insured
Stock	Not Insured	As shown for Declared Value
Specified Stock	Not Insured	As shown for Declared Value
Tenants Improvements	Not Insured	Not Insured
Any other Contents	Not Insured	Not Insured
<b>Total</b>	Not Insured	Not Insured

Excess: £250

<b>Premium:</b>	Insurance Premium (ex-IPT)	£43.75
	Insurance Premium Tax (IPT)	£5.25
	<b>Total Amount Payable</b>	<b>£49.00</b>

**ENDORSEMENTS APPLICABLE TO YOUR POLICY: None**

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