

# **G.M. Imber and Sons Ltd.**

## **MUSICINSURE**

### ***Statement of demands and needs for Musicians/Bands/DJ's/Studios***

This document sets out clearly and concisely your demands and needs for insurance. It also contains our personal recommendations for insurance that we feel will meet your specific requirements.

#### ***Recommendations***

You have asked for insurance to cover your musical equipment and related items against theft and various perils including Accidental Damage, Fire, Flood and so forth. In addition this policy will cover your Public Liability as a Musician/Band/DJ or non Commercial Recording Studio.

Type of Cover		Sum Insured
Contents	Premises Only	As required
	Anywhere in UK (includes 45 days in EU)	“
	Anywhere in EU (includes 45 days Worldwide)	“
	Worldwide	“
Public Liability	Any one loss	£1m/£2m/£5m

This policy covers your musical equipment against Fire, Lightning, Flood, Theft and Accidental Damage amongst other perils within the required geographical location (see options above). You may tailor your policy to split the Sum Insured between the geographical locations listed above. ( For example you could have £10,000 of equipment half of which never leaves the premises with a split of £5,000 Premises only and £5,000 anywhere in the UK).

This policy also covers Public Liability with a limit of £1,000,000 included within the cost. Limits up to £5,000,000 are available upon request and for which we can give you an immediate quotation. Higher limits than £5,000,000 are available but we will require more information to obtain quotations on your behalf). Public Liability covers you for legal liabilities arising from your being a Musician/Band/DJ/ Recording Studio.

This policy does not cover arranging the gig/concert organisation or the event in its own right.

The Public Liability section of this policy does not cover one member of a band injuring another!

Please note that this policy does not cover Employers' Liability or Business Interruption/ Loss of earnings and a more comprehensive policy would be required for this cover.