

MUSICINSURE

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

This document sets out clearly and concisely your demands and needs for your insurance.

Policy Information

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
Optional Employers Liability	Any one loss	£10m

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/SJ/ 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, which we could offer upon request.

This policy does not offer cover for Public Liability to USA/Canada or outside of the EU, if this is likely to be required please advise.



MUSICINSURE®
PROPOSAL FORM

Please answer all questions in full, failure to do so will lead to delays in processing the form.

Tick the appropriate boxes and provide other information as requested. Please use BLOCK CAPITALS.

Names and of Proposer (Mr/Mrs/Miss/Dr. – delete as applicable)

Address.....

Postcode..... Tel No.....

Email Address..... Inception Date

Website.....

Would you prefer for us to send everything to you by email or post where possible?

Performing/Trading Name.....

If a band is being insured how many members are there?

1. Has any insurer ever declined or refused to renew your insurance, increased, the premium, modified the cover or made special stipulations? **Yes/No**

If 'Yes', give details and state which insurer

1b. In respect of any risk to be covered by this insurance, give details of any claims made against you in the last five years or state none

2. Have you or any person directly connected with the ownership or management of the business ever been:

- (a) convicted of arson, fraud, theft, receiving stolen goods or any other act of dishonesty? **Yes/No**
- (b) prosecuted for breach of health & safety? **Yes/No**
- (c) declared bankrupt or subject to a County Court Judgment? **Yes/No**

If 'Yes', give details

3. (a) Address where the Property is normally kept if different from above

- (b) Are the premises where the equipment is normally kept constructed of brick or stone and roofed with slates or tiles? **Yes/No**
- (c) Are there 5 lever mortice deadlocks on all external doors? **Yes/No**
- (d) Are the premises protected by an alarm? If so what type? **Yes/No**

4. Maximum Value Any one Item

5. Sums Insured for following locations:

- (a) Premises Only
- (b) UK (including up to 45 days in EU)
- (c) EU (including up to 45 days worldwide)
- (d) WorldWide

Please provide a schedule of equipment and their values for our records, if your policy is split between more than one location please provide relevant splits.

6. Public Liability Limit required: £1,000,000 £2,000,000 £5,000,000

7. Do you require Employer's Liability? **Yes/No**

If 'Yes', what is your Turnover?

If you operate a PAYE scheme please provide your Employers Reference Number

A Minimum Premium of £50.00 (plus Insurance Premium Tax at 12% and service charge) will apply. £15.00 for each amendment, alteration or set of duplicate documents.

DECLARATION

I/we declare that I/we have made a fair presentation of the risk, by disclosing all material matters which I/we know or ought to know or, failing that, by giving the Insurer sufficient information to put a prudent insurer on notice that it needs to make further enquiries in order to reveal material circumstances.

I/we understand that if I/we breach the duty of fair presentation, the remedies available to the Insurer are as set out below:

- a) If the Insured's breach of the duty of fair presentation is deliberate or reckless:
 - i. The Insurer may void the contract, and refuse to pay all claims; and
 - ii. The Insurer need not return any of the premiums paid.
- b) If the Insured's breach of the duty of fair presentation is not deliberate or reckless, the Insurer's remedy shall depend upon what the Insurer would have done if the Insured had complied with the duty of fair presentation:
 - i. If the Insurer would not have entered into the contract at all, the Insurer may void the contract and refuse all claims, but must return the premiums paid.
 - ii. If the Insurer would have entered into the contract, but on different terms (other than terms relating to the premium), the contract is to be treated as if it had been entered into on those different terms from the outset, if the Insurer so requires.

- iii. In addition, if the Insurer would have entered into the contract, but would have charged a higher premium, the Insurer may reduce proportionately the amount to be paid on a claim (and, if applicable, the amount already paid on prior claims). In those circumstances, the Insurer shall pay only X% of what it would otherwise have been required to pay, where $X = (\text{premium actually charged/higher premium}) \times 100$.

I/we confirm that I am/we are authorised to sign this proposal form on behalf of the proposer/insured and do so according to the knowledge of the proposer/insured, the proposer/insured having made all reasonable enquiries necessary to make a fair presentation of the risk.

Signature of Proposer..... Date.....

IMPORTANT NOTICE

The liability of the Insurer does not commence until this proposal has been accepted by the Insurer and the premium payment cleared.

Please return completed form with your payment to:

GM Imber & Sons Ltd, 77a High Street, East Grinstead, West Sussex, RH19 3DD

GM Imber & Sons Ltd are regulated by the Financial Conduct Authority Firm Reference No. 448476

Tel: 01342 327250 Fax: 01342 323826 Email: info@gmisl.co.uk