

# Musical Instrument Insurance

## Insurance Product Information Document



Endsleigh Insurance Services Limited (firm ref: 304295) is authorised and regulated by the Financial Conduct Authority. Registered in England at Shurdington Road, Cheltenham Spa, Gloucestershire. GL51 4UE

This document provides a summary of the key information relating to your insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

This summary does not form part of your contract of insurance.

### What is this type of insurance?

This insurance provides protection for your musical instruments against standard perils, such as accidental damage, loss and theft.

#### What is insured?

- ✓ Cover up to a total of £10,000 for instruments and accessories
- ✓ New for old replacement within 24 hours of your claim being approved
- ✓ Cover for amateur and professional musicians
- ✓ Up to 10% of the value of your instrument to pay for the hire of a replacement whilst you're waiting for a repair or permanent replacement

#### What is not insured?

- ✗ Damage resulting from wear and tear, climatic or atmospheric conditions
- ✗ Breakage of strings, reeds, drum heads and sticks
- ✗ Electrical or mechanical breakdown
- ✗ Audio visual equipment, CD's, tapes and records
- ✗ Unexplained loss
- ✗ The first £25 of any claim, except for claims for computer equipment when this is increased to £50

#### Are there any restrictions on cover?

- ! Portable computer equipment is only covered if an orchestral or non-orchestral instrument is also insured on the policy
- ! Theft from any property outside the UK is only covered if there is evidence of forcible and violent entry
- ! A professional valuation will be required in the event of a claim for any rare or vintage instrument

#### Where am I covered?

We offer three levels of cover. Your statement of insurance will show which applies to your policy.

- ✓ UK only
- ✓ UK and up to 90 days in countries which are members of the European Union
- ✓ UK and up to 90 days worldwide

#### What are my obligations?

- To provide us with complete and accurate answers to questions we ask when you take out, make changes to or renew your policy
- To make sure that your cover meets your requirements
- To inform us as soon as reasonably possible if any of the details you have given us change
- To pay any fees, charges and premiums which become due
- To maintain the insured property in a good state of repair and take reasonable steps to prevent losses or damage
- To inform us as soon as reasonably possible of any incident that may result in a claim



## When and how do I pay?

You will be required to pay for your insurance in full using a debit or credit card at the start of your policy.



## When does the cover start and end?

Your insurance cover will start on the date that we have agreed with you (as shown on your statement of insurance) and lasts for 12 months. We will send you a notification when your policy is approaching renewal.



## How do I cancel the contract?

You can cancel your policy by contacting us on 0333 234 1558 during our office opening hours. You can check our opening hours on our website [www.endsleigh.co.uk/help](http://www.endsleigh.co.uk/help)

If you cancel within the 14 day cooling off period a charge will be made based on the number of days you have had cover. We will also charge an administration fee as stated in your policy documents.

If you cancel more than 14 days after purchasing your policy a charge will be made based on the number of days you have had cover. We will also charge a cancellation fee as stated in your policy documents.

If you have made a claim on the policy there will be no refund.