

Musical Instruments Insurance



Insurance Product Information Document

Ecclesiastical Insurance

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Ecclesiastical Insurance Office plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority in the United Kingdom, and is regulated by the Central Bank of Ireland for Conduct of Business rules. Firm reference number C33507.

This document provides a summary of the key information relating to this Musical instruments insurance policy. Complete pre-contractual and contractual information on the product is provided in other documents.

What is this type of insurance?

This product is designed to meet the needs of customers who wish to protect their musical instruments against loss or damage and protect themselves against third party claims in connection with those instruments.

This policy covers your musical instruments for loss or damage by any cause, which is not specifically excluded. It also covers your legal liability for an issue arising from your ownership, or your use of, your insured equipment or musical accessories, such as a member of the public suffering an injury.



What is insured?

- ✓ Loss of or physical damage to your musical instruments shown on the schedule while being used, stored or transported by you or while being loaned up to the amount insured.
- ✓ Up to €3,500 for any musical instruments, not shown on the schedule for which you become liable, providing you tell us the additional value within 14 days and pay any required additional premium.
- ✓ Up to €1,000 for the cost of hiring an equivalent instrument while your instrument is awaiting repair following damage covered under this policy.
- ✓ Up to €750 for musical accessories while being used, stored or transported by you.
- ✓ Up to €250 for the cost of transportation, postage or courier fees to and from a repairer following covered damage.

Public liability

- ✓ Options are available for €1.3M/€2.6M/€6.5M limit for your legal liability to pay damages to any other person for injury or property damage as a result of your ownership or use of your musical instruments.

Optional covers available on request:

You may for an additional premium extend cover to include your vinyl records, CD's or music related memorabilia. This will be shown on the schedule.



What is not insured?

Musical Instruments

- ✗ The amount of the excess, where applicable. This will be shown on the schedule.
- ✗ Damage to replaceable items including strings, reeds and drumheads fitted to the instrument.
- ✗ Damage to any computer equipment or laptop (other than insured equipment or musical accessories).
- ✗ Damage caused by wear and tear, rot, fungus, mould, vermin, infestation or any gradually operating cause.
- ✗ Damage to instruments while being maintained, repaired, inspected or cleaned.
- ✗ Damage caused by dryness, humidity, dampness, condensation, frost, dust, pollution, contamination, shrinkage or extremes of light or temperature.
- ✗ Reduction in value if the instrument forms part of a pair or set.
- ✗ Damage while the instrument is in an unattended vehicle, unless the schedule shows you are covered.
- ✗ Routine maintenance, repair or customisation or upgrades to your insured equipment or failure to follow the manufacturer's instructions.
- ✗ Manufacturing or design fault or defect.
- ✗ Any instrument that has been loaned for a fee.
- ✗ Damage while the instrument is stored in premises that have been unoccupied for more than 60 consecutive days.
- ✗ Deliberate acts by you or on your behalf.

Public liability

- ✗ Damage to your own property.
- ✗ Liability arising from:
 - your employment of anyone;
 - any contract, unless you would have been liable anyway;
- ✗ Any trade, business or profession involving you or your family.
- ✗ Injury to you or your family.

General – applicable to all sections

- ✗ Losses resulting from war, terrorism and electronic risks
- ✗ Losses that happened before the start of the insurance policy



Are there any restrictions on cover?

- ! Theft from unattended premises is only covered if all means of entering the premises have been secured and entry or exit is made using force and violence (other than where left at a venue for less than 48 hours under the instructions of a conductor, organiser or examiner).
- ! Theft from rented private premises is only covered if entry or exit is made using force and violence.
- ! We won't cover any single item of loaned equipment worth more than €25,000.
- ! We won't cover damage to any instrument whilst in transit, unless packed in a protective case or packed by a professional packing company.
- ! If the sum insured chosen is not adequate your claim payment will be reduced in proportion to the level of underinsurance.



Where am I covered?

Within the Republic of Ireland, the United Kingdom of Great Britain and Northern Ireland, the Isle of Man and the Channel Islands.

For musical instruments you can choose to insure on a worldwide basis. This will be shown on the schedule.

For public liability you will be covered on a worldwide basis for up to 90 days annually.



What are my obligations?

- You must take reasonable care to provide complete and accurate answers to questions we ask when you take out and make changes to your policy.
- You must tell us as soon as reasonably possible if any of the details you have told us change.
- You must take reasonable steps to prevent or reduce loss or damage and maintain the instrument in a good state of repair.
- When travelling by airline you must comply with our travel by airline condition which includes checking your instrument before leaving the departure lounge and upon arrival and you must notify the airline immediately of any damage.
- When travelling by other forms of public transport you must comply with our condition which includes notifying the transport authorities within 24 hours of your loss.
- You must tell us as soon as reasonably possible of any event which may result in a claim and report any theft, riot or malicious persons claims to the Gardaí as soon as possible.
- You must co-operate fully with any claims investigation, pass on to us unanswered any legal correspondence and not admit liability



When and how do I pay?

You must pay in full prior to the start of the policy or renewal. Please check the schedule for details of how to pay.



When does the cover start and end?

The cover starts on the date that we have agreed with you (as shown in the schedule) and normally lasts 12 months.

We will send you notice when your policy is approaching renewal.



How do I cancel the contract?

You can cancel this policy **within 14 working days** of receiving the policy. If you contact us in this time no charge will be made and we will refund any premium already paid.

If you want to cancel after this period you are entitled to a refund of the premium paid less a proportionate deduction for the time we have provided cover. As long as you have not made a claim you will receive a refund of the part of your premium, which covers the cancelled period, providing this exceeds €15. If you have already made a claim you will not receive any refund of premium. We will not charge any administration fee.

If you want to cancel your policy, please contact your insurance intermediary.