

Schedule for Your Arts Entertainment & Media policy

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Produced on 22 November 2013

RENEWAL NOTICE

Introduction

The premium to renew this policy from the Renewal date should be paid by the Renewal date or within 15 days thereafter to the agent, or if You have no agent, direct to Aviva. The attached schedule forms part of Your policy and replaces the previous schedule.

Schedule contents

Policy details	Useful information about Your policy.
Summary of cover	Shows You what is insured and what is not insured under the cover options You have taken.
Details of cover	Split by cover type and repeated for each premises insured. There may be differences in the cover selected between premises, so please check the details carefully.
General endorsements	General Endorsements that apply to this policy.

Policy details

Policy number	24488205 CCI
Policy expires	31 December 2013
Renewal date	1 January 2014
Annual premium	
Premium due inclusive of Insurance Premium Tax	
Insurance Premium Tax	

Important

If the information in The Schedule is incorrect or incomplete, or if the insurance does not meet Your requirements, please tell Us as soon as possible.

You are reminded of the need to tell Us immediately of any facts or changes which We would take into account in Our assessment or acceptance of this insurance as failure to disclose all relevant facts may invalidate Your policy, or may result in the policy not operating fully.

Your annual insurance premium may include an amount or amounts for additional services. There may be a charge if the premium is being collected by instalments. Please read Your documentation carefully to ensure You know how much You are paying in total.

If there are any direct debit payment defaults during the policy year, a £15 charge will be applied to Your policy.

Contact details

Policyholder	Individual Registered Members of the Musicians' Union 60-62 Clapham Road London SW9 0JJ
Your Insurance Adviser	HENCILLA CANWORTH LTD SIMPSON HOUSE 6 CHERRY ORCHARD ROAD CROYDON CR9 6AZ

Summary of Cover

There may be differences in the cover selected between premises, so please check the details carefully.

The Policyholder:
Individual Registered Members of
the Musicians' Union

The Business:
As per Memorandum

Cover	Sections You've chosen to Cover	Sections You've chosen not to Cover
Asset Protection		<ul style="list-style-type: none"> * Property Damage - Specified Contingencies * Property Damage - All Risks * Theft * Computer * Electronic Equipment * Business All Risks * Goods in Transit * Money and Assault * Glass * Frozen Foods * Engineering * Employee Dishonesty * Contract Works
Revenue Protection		<ul style="list-style-type: none"> * Business Interruption * Book Debts * Loss of Licence
Asset/Revenue Protection		<ul style="list-style-type: none"> * Terrorism
Legal Liabilities	<ul style="list-style-type: none"> ✓ Public and Products Liability 	<ul style="list-style-type: none"> * Employers' Liability * Commercial Legal Protection * Professional Indemnity * Directors and Officers Liability
Employee Benefits		<ul style="list-style-type: none"> * Personal Accident * Business Travel

General Endorsements

Memorandum - Definition of Business Activities

This policy is only operative whilst the individual registered members of Musicians' Union are performing, rehearsing, auditioning or composing either solo or as part of a group, band or orchestra and/or whilst teaching or mentoring in the field of music either at the member's own

**General Endorsements
(Continued)**

home or any other place and in transit thereto and therefrom including the setting up and dismantling of equipment and/or individual registered members of the Musicians' Union whilst setting up, operating and dismantling sound or lighting equipment at ground level only.

SPECIAL ENDORSEMENT:

We will not provide indemnity in respect of:
 (1) any Limited company as defined under the Companies Act 1985 or any subsequent legislation where such company has more than one director unless that additional director is a family member and engaged in clerical duties only
 (2) work performed under a formal partnership arrangement with any party who is not a member of the Musicians Union.

**Public and Products
Liability**

The Business : As per Memorandum
Limit of Indemnity £10,000,000

Risk 1

Public Liability

Description of Activities	Rating Basis
Self emp music tchr	28,895 Person(s)

Products Liability

Great Britain, the Isle of Man and the Channel Islands

Description of Activities	Rating Basis
Music scripts	£109,626 Turnover

Additional Endorsements

North American Products Supplied Exclusion

Policy Conditions

Index Linking applies to this Section

Endorsements

PROFESSIONAL INDEMNITY EXCLUSION
 EXCESS - THIRD PARTY PROPERTY DAMAGE £100
 MOTOR CONTINGENT LIABILITY EXCLUSION
 Pyrotechnics Exclusion:

The Indemnity will not apply to legal liability arising from or in connection with the use of pyrotechnics explosives or any special effects involving fire or explosion.

