

CHORUS MASTER CERTIFICATE OF INSURANCE



In consideration of payment of the Premium **the Company** agrees that subject to the terms exceptions and conditions contained herein if during the Period of Indemnity the Property or any part thereof be lost or damaged by any accident or misfortune whilst in the Situation then **the Company** will pay up to the Sum Insured or any lower limit applying for each item in the Schedule for the cost of:-

- (i) repair if an item is partially damaged
- (ii) replacement as new if an item is totally lost or destroyed.

Geographical Situation (Refer to Schedule for which applies) either:-

1. Anywhere in British Isles, Europe, Madeira, Canary Islands, Mediterranean Islands or
2. Anywhere in the World.

Period of Indemnity

As stated in the Schedule and for any subsequent period for which we have accepted a Premium.

The Property

Musical Instruments as detailed in the Insurance Certificate Letter and Schedule attached.

Aviva/Our/The Company/Us/We/ means Aviva Insurance Limited.

Legal Liability

- a) Up to £5,000,000, plus costs agreed between us in writing which you could become legally liable to pay for arising from your activity as a musician:
 - injury, illness or disease of any person.
 - loss or damage to property which neither belongs to, nor is in your charge, occurring during the period of insurance.
- b) Solicitor's fees for:
 - representation at any coroner's inquest or fatal accident enquiry
 - defence in any court of summary jurisdiction arising out of any possible claim.

We will not pay for compensation or other costs arising from accidents involving the following if owned by or in your charge:

- Motor vehicles and any trailers attached.
- aircraft, motor boats, yachts or other caravans.
- animals which escape from land on which they are usually kept.
- any dog described in Section 1 of the Dangerous Dogs Act.
- Property usually kept on land other than your home.

We will also not pay for loss of or damage to property, or injury, illness or disease:

- arising out of any deliberate act.
- arising out of your employment, business or profession other than as a musician/music teacher.
- suffered by anyone under a contract of service with you and arising out of the work they are employed to do.
- arising directly or indirectly from the transmission of any communicable disease or virus by you.
- suffered by you or any member of your family and other persons permanently living in your Home.
- insured under any other policy or any subsequent policy if this section has been cancelled.

Signed on behalf of the Company

Examined

This Certificate is issued in accordance with the terms of Master Policy No. 23802243CHC held by Bryan James & Co. Ltd., 312 High Street, Harlington, Hayes, Middlesex UB3 5BT.

N.B. This Certificate and the attached Insurance Certificate Letter and Schedule must accompany all communications regarding claims or alterations and should be addressed to:

Bryan James & Co. Ltd., 312 High Street, Harlington, Hayes, Middlesex UB3 5BT.
Telephone 020-8564 8181

or
Aviva,

2/F Dixon House, 1 Lloyds Avenue, London EC3N 3DH

