

# Musical Instruments Insurance

SUMMARY OF COVER

UNDERWRITTEN BY



IN ASSOCIATION WITH:



## What is a policy summary?

This document provides key information about the Musical Instruments insurance policy. Please note that this policy summary does not contain the full terms and conditions of this contract. These can be found in the Musical Instruments insurance policy wording which is available from your insurance broker. If you have any questions please contact your insurance broker.

The sections you have chosen to insure and the applicable sums insured are shown on your policy schedule.

## Policy name

Musical instruments insurance.

## Underwritten by

Ecclesiastical Insurance Office plc.

## Duration of your policy

Generally 12 months from the start date shown on your policy schedule, full details will be shown in your policy schedule.

## Renewal of your policy

We will send you notice that your policy is approaching renewal before it is due. Your requirements may change over time, so you may benefit from reviewing the value, cover and level of service provided by your policy.

## Key benefits include

We can provide a broad range of cover within one tailored policy with options to include the following:

Musical instruments	<ul style="list-style-type: none"> <li>▪ Loss of or damage to your musical instruments plus extensions for:               <ul style="list-style-type: none"> <li>▪ up to €3,500 for additional instruments you become liable for</li> <li>▪ up to €1,000 for the cost of hiring equivalent instruments when your instrument is awaiting repair following damage covered by this policy</li> <li>▪ up to €750 for musical accessories while being used, stored or transported</li> </ul> </li> <li>▪ Optional extension available to cover your vinyl, CD and memorabilia collections</li> </ul>
Public liability	<ul style="list-style-type: none"> <li>▪ 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</li> </ul>

## Significant or unusual exclusions/limitations

General	<ul style="list-style-type: none"> <li>▪ Certain conditions apply in relation to             <ul style="list-style-type: none"> <li>▪ reporting a claim</li> <li>▪ valuations of musical instruments worth over €25,000</li> </ul> </li> <li>▪ Additional conditions may apply in relation to looking after musical instruments when travelling or while in transit</li> <li>▪ Pollution, Terrorism, Electronic risks and War exclusions apply</li> <li>▪ Any deliberate acts by you or on your behalf are excluded</li> </ul>
Musical instruments	<ul style="list-style-type: none"> <li>▪ Damage is excluded for             <ul style="list-style-type: none"> <li>▪ replaceable items such as strings, reeds and drumheads fitted to the instruments</li> <li>▪ any computer equipment (other than insured equipment or musical accessories)</li> <li>▪ theft from any unattended premises unless certain security measures are taken</li> <li>▪ instruments and musical accessories while being maintained, repaired, inspected or cleaned</li> <li>▪ losses caused by wear and tear, rot, fungus, mould, vermin, infestation or any gradual cause</li> <li>▪ losses caused by dryness, humidity, dampness, condensation, frost, dust, pollution, contamination, shrinkage or extremes of light or temperature</li> <li>▪ reduction in value if the instrument forms part of a pair or set</li> <li>▪ while the instrument is in an unattended vehicle, unless the schedule shows you are covered</li> <li>▪ routine maintenance, repair or customisation or upgrades to your insured equipment and musical accessories or failure to follow the manufacturer's instructions</li> <li>▪ manufacturing or design fault or defect</li> <li>▪ any instrument that has been loaned for a fee or any instrument over €25,000 that has been loaned, whether for a fee or not</li> <li>▪ while the instrument is stored in premises that have been unoccupied for more than 60 consecutive days</li> </ul> </li> </ul>
Public liability	<p>Damage is excluded for</p> <ul style="list-style-type: none"> <li>▪ your own property</li> <li>▪ liability arising from             <ul style="list-style-type: none"> <li>▪ your employment of anyone</li> <li>▪ any contract, unless you would be liable anyway</li> </ul> </li> <li>▪ any trade business or profession involving you or your family</li> <li>▪ any injury to you or your family</li> </ul>

## Cancellation rights

You have a right to cancel the policy within 14 working days of receiving your policy documents. This is shown in your policy under the heading "Cancellation" in the General Conditions. This General Condition also explains your right to cancel outside of the cooling off period and our right to cancel your policy under certain circumstances.

## Claims service

You can make a claim through your insurance broker or directly, using the following telephone numbers:

Call us on **01 619 0300**

Outside of Business hours please call **1890 252 877**

## Complaint handling procedures

If you are unhappy with our products or service, please contact us as soon as possible.

You can complain in writing or verbally at any time to:

Ecclesiastical Insurance Office plc  
2nd Floor  
Block F2  
Eastpoint  
Dublin 3  
D03 T6P8

Tel: 01 619 0300

Email: [complaints@ecclesiastical.com](mailto:complaints@ecclesiastical.com)

## Our promise to you

- We will investigate your complaint and provide you with the name of your point of contact in relation to your complaint.
- We will keep you informed of the progress of your complaint with regular written updates on the progress of our investigation at intervals no greater than 20 business days.
- We shall attempt to investigate and fully resolve your complaint within 40 business days and will furnish you with the findings of our investigation into your complaint within five business days of completion of our investigation.
- We will use feedback from your complaint to improve our service.

If you're not entirely satisfied with our handling of and final response to your complaint, or if we have not completed our investigation in 40 business days, we'll inform you of your right to take your complaint to the Financial Services and Pensions Ombudsman.

The Financial Services and Pensions Ombudsman,  
Lincoln House,  
Lincoln Place,  
Dublin 2  
D02 VH29

Tel: 01 567 7000

Email: [info@fspo.ie](mailto:info@fspo.ie)

Website: [www.fspo.ie](http://www.fspo.ie)

The Financial Services and Pensions Ombudsman can investigate complaints from all customers, except limited liability companies which have a turnover of €3m and above.

This complaints handling procedure does not affect your right to take legal proceedings.

### **The Insurance Compensation Fund**

This was established under the Insurance Act 1964 amended by the Insurance (Amendment) Act 2011. The fund is designed to facilitate payments to policyholders in relation to risks in Ireland where an Irish-authorized non-life insurer or a non-life insurer authorised in another EU Member State goes into liquidation or administration. Not all policyholder liabilities are covered by the fund. A sum due to a commercial policyholder may not be paid out of the fund unless the sum is due in respect of the liability to an individual.

For further information on the scheme you can visit the website at:

**[www.centralbank.ie](http://www.centralbank.ie)**

### **Law applying**

This policy shall be governed by and construed in accordance with the law of the Republic of Ireland.



This contract is underwritten by:  
Ecclesiastical Insurance Office plc.

Our FCA register number is 113848.  
Our permitted business is general insurance.

**You can check this on the  
FCA's register by visiting the  
FCA's website**

**[www.fca.org.uk/register](http://www.fca.org.uk/register)**

**or by contacting the FCA on  
0044 207 066 1000**

If you would like this booklet in large print, braille, on audio tape or computer disc please call us on

**01 619 0300.**

You can also tell us if you would like to always receive literature in another format.

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Ecclesiastical Insurance Office plc is regulated by the Central Bank of Ireland.

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