



ClassicPlay

PowerPlay

Precious, unique and yours

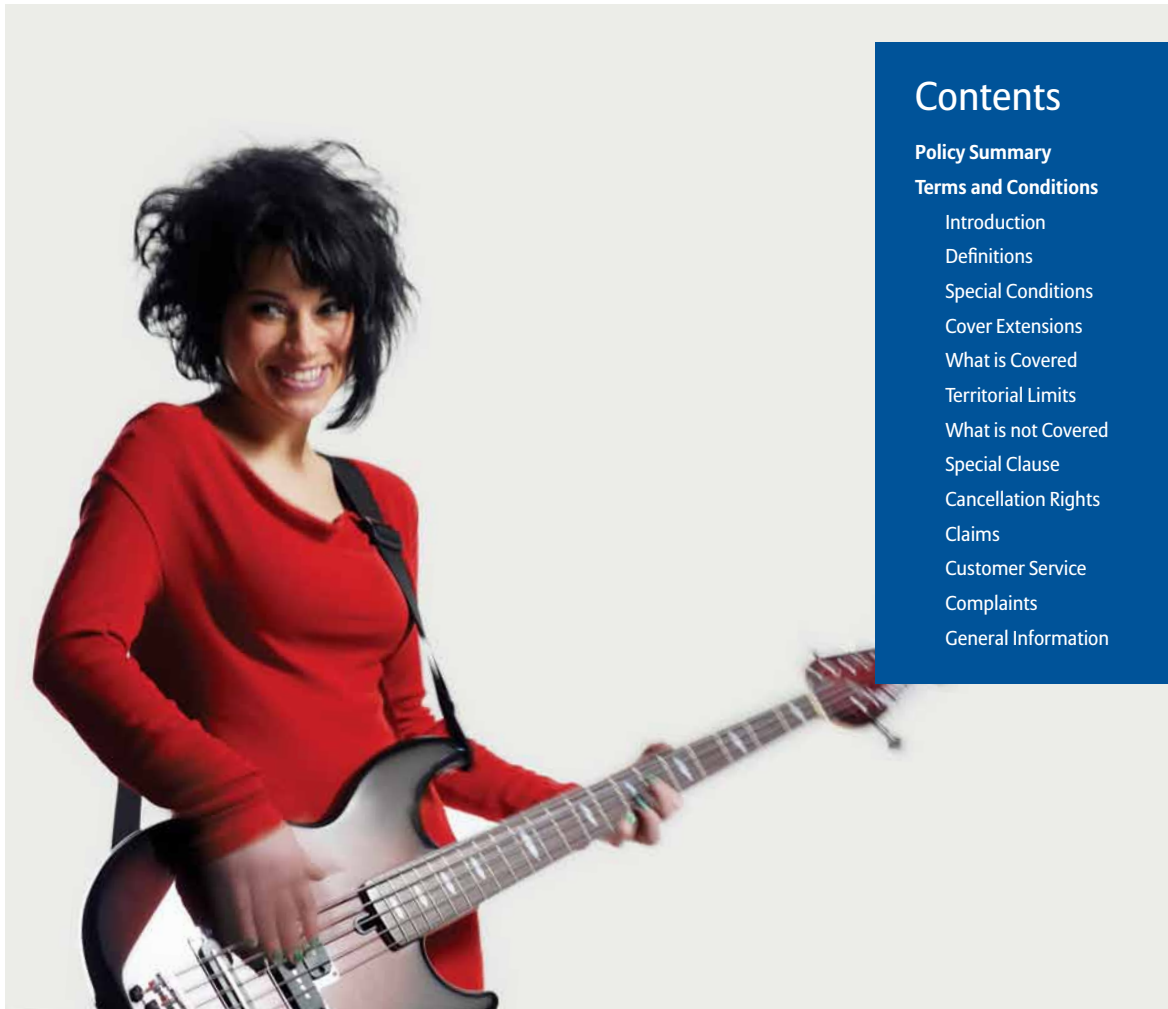
Policy Booklet

Effective from 1st January 2011

Allianz Musical Insurance

Allianz 

Please contact us if you require a copy of this booklet in large print or Braille



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Policy Summary

This policy summary does not contain the full Terms and Conditions for your policy. Full details can be found in your Terms and Conditions. This policy summary includes the details of the ClassicPlay and PowerPlay products. Please refer to your policy schedule to find out which product you have cover under.

What type of cover is this?

This policy covers the cost to replace or repair your musical instrument(s), equipment and accessories in the event of theft or accidental loss or damage.

Who is the insurer?

British Reserve Insurance Company Limited, a wholly owned subsidiary of Allianz Insurance plc, trading as Allianz Musical Insurance.

How long does my policy run for?

This policy will remain in force for 12 months (unless you specifically request otherwise and we agree) from the date it starts and for any period which you renew, as long as you continue to pay the premium.

What are the significant features and benefits of my policy?

This policy provides the following cover in the territorial limits stated on your policy schedule, for the item(s) listed on your policy schedule. We will also automatically cover any additional musical instruments and accessories you acquire during the policy year.

If you are covered under the ClassicPlay product your policy also covers any unspecified musical accessories valued between £10 and £250.

The maximum amount we will pay in total for any one item is the sum insured of the item which is shown on your policy schedule.

<p>Accidental damage (including fire damage):</p>	<ol style="list-style-type: none"> 1 If the item is accidentally damaged and is repairable we will pay the cost of repair and if, following repair, the item has reduced in value (depreciated), the amount the item has reduced by. 2 If the item is accidentally damaged and beyond economic repair we will pay the cost to replace the item.
<p>Theft or accidental loss:</p>	<p>If the item is stolen or accidentally lost, we will pay the cost to replace the item.</p>
<p>Hire costs:</p>	<p>In the event of a valid claim for damage, if you need to hire a replacement instrument, this policy covers the cost incurred to hire the replacement. The maximum amount we will pay is 10% of the sum insured of the item which is subject to the claim.</p>

What are the significant exclusions and limitations of my policy?

Further information regarding the points below can be found in the Terms and Conditions in the sections indicated.

- This policy does not cover any item which is left in an unattended vehicle, unless you have requested this cover and the 'Unattended vehicle cover' section on your policy schedule is populated with a 'Y'. See 'Special Clause'.
- If your policy includes unattended vehicle cover, the cover is not in force if the vehicle is a convertible or soft top. For any other vehicle, when an item is left in an unattended vehicle all of our security requirements must be in place. See 'Special Clause'.
- This policy does not cover any loss or damage resulting from:
 - A natural cause(s), such as wear and tear and wet or dry rot. For full details see 'What is not Covered' – point 6.
 - Climatic and atmospheric conditions, such as extremes of temperature, damp and, effects of sunlight. For full details see 'What is not Covered' – point 9.
- While being transported, at all times, the insured item must be securely packed in a suitable protective musical instrument case. See 'What is not Covered' – point 8.
- This policy does not cover theft by any person to whom the item is entrusted or loaned. See 'What is not Covered' – point 12.
- This insurance will only automatically extend to cover any additional musical instruments and accessories you acquire during the policy year providing you notify us within 14 days of acquiring the instrument and you agree to pay any additional premium for their inclusion. Our liability under this extension is detailed in the Terms and Conditions. See 'Cover Extensions' – point 1.

- Computer equipment is subject to a £100 excess, unless otherwise stated on your policy schedule (See 'What is not Covered' – point 3) and this policy does not cover:
 - Any depreciation in value of any computer equipment.
 - Any loss or damage to memory or other electronic memory or data storage, computer or other electronic memory, discs, memory cards or microchips.See 'What is not Covered' – points 2 and 26.
- You must notify us of a claim as soon as possible and no later than 60 days after the loss/damage occurred. See 'Making a Claim' – point 1.
- Claims for depreciation must be made no later than 60 days after the repair of the insured item is finished. See 'Making a Claim' – point 4.

Can I cancel my policy?

If, after receiving your Certificates of Insurance and policy Terms and Conditions, you are not happy you have 14 days during which you can cancel the policy. In this case we will cancel your policy and you will receive a full refund of any premiums paid provided you have not made a total loss claim. Full details of the cancellation rights can be found in your policy Terms and Conditions.

How do I make a claim?

You can notify us of a claim and obtain a claim form by calling 0844 391 4051. Alternatively, you can notify us at:

Allianz Musical Insurance
Claims Department
500 Avebury Boulevard
Milton Keynes
MK9 2XZ
United Kingdom

How do I make a complaint?

If you have a complaint please contact our Customer Satisfaction Manager at:

Allianz Musical Insurance
PO Box 589
Great West House (GW2)
Great West Road
Brentford
Middlesex
TW8 1AH
United Kingdom
Phone 0844 391 4037
Email esm@allianz.co.uk

If we are unable to resolve the problem we will provide you with information about the Financial Ombudsman Service. Full details of our complaints procedure may be found in your Terms and Conditions. Using our complaints procedure or referral to the Financial Ombudsman Service does not affect your legal rights.

Financial Services Compensation Scheme (FSCS)

You may be entitled to compensation from the FSCS if we cannot meet our liabilities.

Terms and Conditions

Introduction to ClassicPlay and PowerPlay

The **insured item(s)** covered by this insurance is/are detailed on **your policy schedule**, together with the **sum(s) insured** and any additional terms, exceptions and conditions that apply to **your** policy in addition to those contained in these Terms and Conditions.

These policy Terms and Conditions are part of **your** insurance contract and must be read in conjunction with **your policy schedule**. These Terms and Conditions cover both the ClassicPlay and PowerPlay products. Please be aware that **you** may not have both types of cover and **your policy schedule** will state the product the **insured item** is covered under. To understand exactly what **your** insurance contract covers **you** must read **your Certificates of Insurance**, together with these policy Terms and Conditions. **We** will **indemnify you** in accordance with and subject to the Terms and Conditions of this policy document during the **period of cover**.

The information supplied in writing or otherwise to British Reserve Insurance Company Limited forms the basis of the contract in conjunction with this policy document.

Important Information

- 1 Please ensure the **sum insured** of each **insured item** is adequate and reflects the current replacement cost. All **insured items** with an individual value in excess of £10,000 will, in the event of a claim or mid-term adjustment to amend the value of an **insured item**, require written evidence of value. Written evidence of value and title should be no more than 3 years old at the time of a claim. The valuation should be from a reputable source within the United Kingdom in pounds sterling, unless otherwise agreed by **us**.
- 2 In the event of a total loss claim **we** will pay the market value up to the **sum insured**. **We** recommend that **you** obtain written evidence of value and title for all **insured items**.
- 3 Please note **we** will apply a £15 administration fee in respect of any mid-term policy adjustment requested by **you**, unless waived by **us**.
- 4 The policyholder must be over 18 years of age to take out this insurance cover.

Definitions

If **we** explain what a word means, that word has the same meaning wherever it appears in these Terms and Conditions.

Accidental loss/accidentally lost - Loss which is sudden and unexpected and is not deliberately caused by **you** or any other party.

Act of terrorism - The use, or threatened use of force (including but not limited to biological, chemical or nuclear force) by any person or group of people, whether acting alone or on behalf of or in connection with any organisation(s) or government(s) committed to political, religious, ideological or similar purposes including the intention to influence any government or to put the public or any section of the public in fear.

Certificates of Insurance - This is an important document and is made up of **your** policy details and **policy schedule**.

Indemnify - To restore **you** to the same financial position after a valid claim that **you** were in immediately prior to the valid claim.

Insured item(s) - The musical instrument(s), equipment and accessories detailed on **your policy schedule**.

Loaned - The temporary transfer of the **insured item** into the custody and control of another person with **your** permission.

Period of cover - The period specified on **your policy schedule**.

Policy schedule - The document showing details of the **insured item(s)** and any special clauses and/or terms which apply.

Start date - The date this insurance commences as stated on **your policy schedule**.

Sum(s) insured - The maximum claim amount **we** will pay for each individual **insured item**, as shown on **your policy schedule**.

Unspecified musical accessories - Cases, bows, mouthpieces, reeds, mutes or other items used to play or tune the instrument(s) insured under this policy but excluding items with an individual value of less than £10 or more than £250.

We, our, us - British Reserve Insurance Company Limited, trading as Allianz Musical Insurance.

You, your - The person, band, organisation or orchestra named on the **policy schedule**.

Special Conditions

- 1 **Precautions** - **You** must keep the **insured item** in a good state of repair and take all reasonable precautions to prevent accidents, theft, loss and damage.
- 2 **Security** - As a minimum security requirement the premises that the **insured item** is stored within must have locks on all external doors and windows and these must be in use when the premises is left unattended. For any **insured item** valued above £50,000 a security questionnaire will need to be submitted.
- 3 **Change in circumstances** - **You** must tell **us** of any change of circumstance that increases **our** risk, for example, a change of address or purchasing a convertible vehicle. **Your insured item(s)** may not be insured under this policy until **we** have agreed to accept the increased risk. Additional conditions may apply and a premium may be charged. If **you** are not sure if a change is relevant, **you** should inform **us** and **we** will discuss this with **you**.
- 4 **Claims our rights** - **We** are entitled at **our** own expense to enter into proceedings in **your** name to recover any payment made under this policy, when **we** consider that there are rights of recovery against other parties and **you** must assist **us** when reasonably required to do so.
- 5 **Other insurances** - If at the time of any loss or damage there is any other insurance covering the **insured item** **we** will only pay **our** rateable portion of the loss.
- 6 **Rateable portion** - If at the time of a claim it is discovered that **you** have understated the **sum insured** then **we** will only be liable to pay **our** rateable portion of each and every claim received.
- 7 **Passing of interest** - When a claim is settled for a total loss, the **insured item** will belong to **us**. If **we** choose not to take possession of the **insured item**, **we** will not be held responsible for any disposal charges.
- 8 **Transfer of interest** - **We** will not be bound by any passing of **your** interest in this insurance, unless by death or operation of law and then only until **we** agree to accept such transfer of interest by the issue of a revised **policy schedule**.
- 9 **Arbitration** - If **we** accept that there is a claim under this policy but there is disagreement in respect of the amount to be paid, the disagreement will be referred by **us** to an arbitrator appointed in accordance with the current statutory provisions. In these

circumstances the arbitrator's award must be made before there is any right of action against **us**.

- 10 **Jurisdiction:**
 - a All aspects of the policy, including negotiation and performance are subject to English law and the decisions of English courts.
 - b Unless **we** agree otherwise the language of the policy and all communications relating to it will be English.
- 11 **Free Reinstatement of the sum insured after a claim** - Following a claim, other than a total loss, the **sum insured** will automatically be reinstated until the end of the current **period of cover**. If **we** make a payment for depreciation in value the **sum insured** will automatically be reduced to the depreciated figure agreed between **you** and **us** and in these circumstances **we** will not provide any refund of premium.

Cover Extensions

- 1 If during the **period of cover** **you** acquire or become responsible for additional musical instruments or accessories which are not insured under another insurance policy, this insurance will extend to cover those items but not in respect of any appreciation in value and subject to:
 - **You** notifying **us** within 14 days of acquiring or becoming responsible for the additional musical instruments or accessories and **you** agreeing to pay any additional premium for their inclusion.
 - **Our** liability under this extension being limited to a maximum of £1,000 for any one additional musical instrument/accessory.
 - **Our** total liability under this extension being limited to £2,500 for all instruments/accessories during any one **period of cover**.
- 2 In the event of a valid claim **we** will pay the cost of hiring an alternative instrument under this policy subject to:
 - Confirmation as to why the hiring of an instrument is required, for example an upcoming concert performance or a pupil's music teacher confirming the pupil needs the instrument for a scheduled lesson.
 - A limit of 10% of the **sum insured** for the **insured item** which is subject to the claim, and
 - A limit of £1,000 in total for any one claim for hiring costs.

What is Covered

Please refer to **your policy schedule** to find out which product the **insured item** is covered under.

ClassicPlay

Accidental loss of, theft of, or damage (including fire damage) to:

- The **insured item(s)** described on **your policy schedule**, and
- **Unspecified musical accessories** up to a single claim value of £500.

- 1 If the **insured item** is accidentally damaged and can be repaired, **we** will pay the full cost of repair and any depreciation in value arising directly from the damage, but in total not exceeding the **sum insured** for the **insured item** shown on **your policy schedule**.
- 2 If the **insured item** is accidentally damaged and beyond economic repair or is stolen or **accidentally lost**, **we** will pay the cost to replace the **insured item** but not exceeding the **sum insured** for the **insured item** shown on **your policy schedule**.

Cover applies within the territorial limits shown on **your policy schedule**.

This policy covers the **insured item(s)** up to a single item value of £25,000 whilst **loaned** to any person(s) provided they are using the **insured item** with **your** permission and are willing to adhere to these Terms and Conditions. If **you** wish to cover an **insured item** valued over £25,000 whilst **loaned** to any person **you** must inform **us** as additional terms and premium may apply. Failure to notify **us** may result in **your** claim not being paid.

PowerPlay

Accidental loss of, theft of, or damage (including fire damage) to the **insured item(s)** described on **your policy schedule**.

- 1 If the **insured item** is accidentally damaged and can be repaired, **we** will pay the full cost of repair and any depreciation in value arising directly from the damage, but in total not exceeding the **sum insured** for the **insured item** shown on **your policy schedule**.
- 2 If the **insured item** is accidentally damaged and beyond economic repair or is stolen or **accidentally lost**, **we** will pay the cost to replace the **insured item** but not exceeding the **sum insured** for the **insured item** shown on **your policy schedule**.

Cover applies within the territorial limits shown on **your policy schedule**.

Territorial Limits

The territorial limit that applies to the **insured item** is shown on **your policy schedule**.

- W** Means the **insured item** is covered anywhere in the world.
- E** Means the **insured item** is covered anywhere in Europe.
- U** Means the **insured item** is covered anywhere in the United Kingdom.
- P** Means the **insured item** is only covered whilst contained within **your** premises; the address which is stated on **your policy schedule**.

What is not Covered

- 1 The amount of the excess as specified on **your policy schedule**.
- 2 Any amount for the depreciation in value of any computer equipment.
- 3 Any claims involving computer equipment exclude the first £100 of each claim unless otherwise stated on **your policy schedule**.

- 4 Breakage of customer replaceable items such as strings, reeds and/or drumheads.
- 5 Theft from **your** unattended private residence unless:
 - a Involving forcible and violent entry when all external windows and doors have been locked, and
 - b Where endorsed on **your policy schedule** by **us** an alarm is fitted and activated.
- 6 Loss or damage arising from:
 - a Wear and tear, deterioration or any gradually operating cause.
 - b An inherent or latent defect.
 - c Wet or dry rot, mould, mildew, damp, fungus, rust or corrosion.
 - d Insects, vermin or woodworm.
- 7 Loss or damage arising from:
 - a Faulty design or workmanship or the use of faulty or unsuitable materials.
 - b Any process of cleaning, dyeing, maintenance, repairing, restoration or servicing.
 - c Electronic, electrical or mechanical breakdown, failure or derangement.
 - d Any form of virus.
- 8 Loss or damage arising from:
 - a Any form of transit by air unless the **insured item** is securely packed in a suitable protective musical instrument case, or has been packed by a professional transit or removal company.
 - b Any form of postal or similar transit unless the **insured item** is securely packed in a suitable protective musical instrument case or other suitable protective container.
- 9 Loss or damage caused by:
 - a Climatic or atmospheric conditions, changes in air pressure or extremes of temperature.
 - b Effects of sunlight, fading, changes in colour, texture or finish.
 - c Dampness, condensation, frost, dryness, dust, shrinkage or contamination.
- 10 Any costs suffered as a result of not being able to use the **insured item**.
- 11 Any costs incurred in matching any parts of a set or collection not involved in a claim.
- 12 Theft by any person or persons to whom any **insured item** is entrusted or **loaned**.
- 13 Loss or damage to the **insured item(s)** whilst left in an unattended vehicle.
- 14 Any costs or damage caused by the failure of any electrical or computer equipment, software, micro-controller, microchip, accessories or associated equipment, to correctly recognise and process any calendar date or time.
- 15 Costs or damage by confiscation or detention or nationalisation or requisition by Customs or other officials or legal authorities.
- 16 Loss or damage happening in connection with an earthquake or a volcanic eruption.
- 17 Loss or damage arising from:
 - a Ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
 - b The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or any nuclear components of such assembly.
 - c Pressure waves caused by aircraft and other aerial devices.
 - d Any chemical, biological, bio-chemical or electromagnetic weapon.
- 18 Loss or damage due to war, invasion, act of foreign enemy, hostilities (whether war be declared or not), riot, strike, civil commotion, civil war, rebellion, revolution, insurrection or military or usurped power.
- 19 Loss, damage, cost or expense of whatever nature directly or indirectly caused by, resulting from, or in connection with, any **act of terrorism** regardless of any other cause or event contributing at the same time or in any other sequence to the loss.
- 20 Travel, delivery, postage or courier costs in the event of a claim, such as transporting the **insured item(s)** to a repairer.
- 21 The cost of any estimate or quotation to replace and/or repair the **insured item(s)**.
- 22 Unexplained theft.
- 23 Unexplained loss within **your** residence.

- 24 Damage, theft or attempted theft while the **insured item** is stored at any residence which **you** lent, let or sub-let to another person unless entry or exit is made using forcible and violent means.
- 25 Theft if the **insured item** is stored at an address that is left unoccupied for more than 60 days.
- 26 Loss of or damage to computer memory or other electronic memory or data storage, computer or other electronic memory, discs, memory cards or microchips.
- 27 Any amount if **you** have not notified **us** within 60 days of the date the loss/damage happened.
- 28 Any amount for depreciation if a claim for this has not been made within 60 days of the repair being finished.

Special Clause

Unattended Vehicle Cover

'What is not Covered' exclusion number 13 of this policy does not apply to the **insured item** if the 'Unattended vehicle cover' section on **your policy schedule** is populated with a 'Y'. This is provided that whilst left in an unattended vehicle (other than a soft topped or convertible vehicle) **your insured item** is hidden from view and all the vehicle's security systems are activated with all doors, windows and sunroofs closed. If **your insured item** will fit into a glove compartment, a locked boot or other concealed internal compartment of the vehicle, it must be placed in one of these areas when left unattended.

For the PowerPlay product, if the value of the **insured item(s)** left in the unattended vehicle exceeds £1,000 the vehicle must be fitted with an alarm and an immobiliser and both must be activated at all times when the vehicle is left unattended.

Unattended vehicle cover is not in force if the vehicle is a soft top or convertible.

Theft from an unattended vehicle is only covered if there is forcible and violent entry and all of the above security requirements are in place.

Cancellation Rights

You have the right to cancel this policy within 14 days of the **start date** or receipt of this policy document with **your policy schedule**, whichever is the latter. If **you** cancel within this 14-day cancellation period **you**

will receive a full refund of any premium paid, provided **you** have not made a total loss claim. If **you** decide to cancel **you** must send **us** written confirmation and return **your policy schedule** to:

Allianz Musical Insurance, PO Box 589, Great West House (GW2), Great West Road, Brentford, Middlesex TW8 1AH, United Kingdom.

You may cancel **your** policy at any time after the 14-day period but **you** may not be entitled to a refund. The cancellation procedure does not apply to policies with a duration of less than one month.

We may cancel this insurance by giving 30 days' notice in writing to **you** at **your** address stated on **your policy schedule**, in which event a proportionate refund of premium will be made.

Claims

Making a Claim

- 1 As soon as possible and no later than 60 days after the loss/damage occurred, **you** must:
 - a Notify **us** at Allianz Musical Insurance, Claims Department, 500 Avebury Boulevard, Milton Keynes MK9 2XZ, United Kingdom or telephone 0844 391 4051, or **your** insurance broker if **you** have one, of any occurrence which may result in a claim and provide any further details which **we** may require. If **you** do not, **we** will not cover any costs in relation to that particular incident.
 - b Notify the police:
 - Of any loss or damage by theft, attempted theft or malicious damage.
 - If the property is lost whilst away from **your** normal place of residence.
- 2 **You** must not make any admission of liability without **our** consent and **we** are entitled to take over and conduct in **your** name any negotiations or legal action in connection with a claim under this policy.
- 3 **You** must provide evidence of value and ownership or legal responsibility if requested by **us** to enable **us** to settle **your** claim.
- 4 Claims for depreciation must be made no later than 60 days after the repair of the **insured item** is finished.

How we will settle your claim

- 1 In the event of partial damage **we** will pay for the full cost of repairs and for any depreciation in value arising directly from the damage (but not exceeding in total the **sum insured** for the **insured item**), provided:
 - a Such repairs are carried out without delay, and
 - b The **sum insured** for the damaged item is adequate to replace the **insured item**.
- 2 In the event that **we** decide the **insured item** is beyond economic repair **we** will pay the cost of replacing the **insured item** with no deduction for wear or tear or depreciation (but not exceeding the **sum insured** for the **insured item**), provided:
 - a Such replacement is carried out without delay, and
 - b The **sum insured** for the lost or damaged item is adequate to replace the **insured item**.
- 3 By 'replacing the **insured item**' **we** mean:
 - a For property which can be replaced with a new model identical to the **insured item** or with equivalent quality and features, the catalogue price at the **start date** of the current **period of cover**.
 - b For other property, the market value at the **start date** of the current **period of cover**.
- 4 **We** may at **our** option **indemnify you** by cash payment, repair, replacement or reinstatement but **our** liability in respect of any item is limited to the **sum insured** for the **insured item**.
- 5 If **you** elect not to replace property which has been totally lost or destroyed, the amount payable will be the market value limited to the **sum insured** for the **insured item**.

Airline Claims

In the event that **your insured item** is lost, stolen or damaged during air travel **you** must:

- 1 Report any damage or loss as soon as possible to the relevant airline staff and comply with any instructions they give.
- 2 Obtain a property irregularity report or damage report from the airline.
- 3 Retain **your** baggage-check ticket and tag(s).

- 4 As soon as possible and no later than 60 days after the loss/damage occurred **you** must notify **us** at Allianz Musical Insurance, Claims Department, 500 Avebury Boulevard, Milton Keynes MK9 2XZ, United Kingdom, or telephone 0844 391 4051, or **your** insurance broker if **you** have one, of any occurrence which may result in a claim and provide any further details which **we** may require.

Fraud

- If **you** or anyone acting on **your** behalf makes any false or fraudulent claim or supports a claim by false or fraudulent document, device or statement, this policy shall be void and **you** will forfeit all rights under the policy. In such circumstances, **we** retain the right to keep the premium and to recover any sums paid by way of benefit under the policy.
- If **we** receive a claim under **your** policy **we** may ask **you** or any person covered under the policy to give written consent, during the claims process, for **us** to obtain specified information and material from the police and to exchange information and material with them. The purpose of these measures is to help **us** verify claims and to guard against fraud. If **you** or a covered person gives such consent **you** or the covered person will be given the opportunity to receive a copy of the information and material the police release to **us**. Should **you** or any covered person decline to give such consent **we** may in turn decline to settle the claim without the required information and material. **We** will not normally release information or material about a covered person to **you** without their consent.

Customer Service

If **you** have a question about **your** insurance please call **our** Customer Centre on 0844 391 4037. Alternatively, write to:

Allianz Musical Insurance, PO Box 589, Great West House (GW2), Great West Road, Brentford, Middlesex TW8 1AH, United Kingdom.
Email musicalinsurance@allianz.co.uk
Fax number 0844 391 4073
Website address www.musical-insurance.co.uk

Complaints Procedure: Sales

If **you** purchased **your** policy through a broker and **you** have a complaint regarding the way in which the policy was sold, please contact **your** broker, quoting **your** policy number.

If **you** purchased **your** policy directly from Allianz Musical Insurance and **you** have a complaint regarding the way in which the policy was sold, please contact **us** at the address given below in 'Complaints Procedure: Non Sales'.

Complaints Procedure: Non Sales

Our aim is to get it right, first time, every time. If **we** make a mistake **we** will try to put it right promptly. **We** will always confirm to **you** the receipt of **your** complaint within five working days and do **our** best to resolve the problem within four weeks. If **we** cannot **we** will let **you** know when an answer may be expected. If **we** have not sorted out the situation within eight weeks **we** will provide **you** with information about the Financial Ombudsman Service. If **you** have a complaint please contact **our** Customer Satisfaction Manager at:

Allianz Musical Insurance
PO Box 589, Great West House (GW2), Great West Road
Brentford, Middlesex TW8 1AH, United Kingdom
Telephone 0844 391 4037
Email csm@allianz.co.uk

Using **our** complaints procedure or referral to the Financial Ombudsman Service does not affect **your** legal rights.

Financial Services Compensation Scheme

If British Reserve Insurance Company Limited is unable to meet its liabilities **you** may be entitled to compensation under the Financial Services Compensation Scheme (FSCS). Further information about compensation scheme arrangements is available at www.fscs.org.uk, by emailing enquiries@fscs.org.uk or by phoning the FSCS on 0207 892 7300.

How we use your data

- Please be aware that telephone calls may be recorded for **your** and **our** mutual protection, and for monitoring and training purposes.
- **Your** details will be stored on **our** computer system to administer **your** policy but will not be kept longer than necessary.
- **We** can only discuss **your** personal details with **you**. If **you** would like anyone else to act on **your** behalf please let **us** know.
- Unless **you** advise otherwise, **we** may use **your** details to support the development of **our** business by including them in customer surveys.
- **We** may share **your** details with other insurance companies, directly or through a number of databases. This allows **us** to check information **you** give **us** and also helps **us** prevent fraud.
- **Your** personal details may be transferred to countries outside the EEA. They will at all times be held securely and handled with the utmost care in accordance with all principles of UK law.
- **We** may pass **your** information to selected third party advisors or suppliers outside the Allianz Group for the purpose of administering **your** claim and where provided as part of the insurance administering the SmartWater forensic coding system.

Allianz Musical Insurance is a trading name of British Reserve Insurance Company Limited which underwrites this insurance. British Reserve Insurance Company Limited, is a wholly owned subsidiary of Allianz Insurance plc. British Reserve Insurance Company Limited is registered in England No. 307622. Registered Office: 57 Ladymead, Guildford, Surrey GU1 1DB, United Kingdom. British Reserve Insurance Company Limited is authorised and regulated by the Financial Services Authority. This can be checked by visiting the FSA website at www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234. British Reserve Insurance Company Limited's FSA registration number is 202058.