

Public Liability and Personal Accident Insurance

Insurance Product Information Document

Company: Allianz Insurance plc

Product: Public Liability & Personal Accident Cover

Allianz Insurance plc (Registered in England No. 84638), Registered office address: 57 Ladymead, Guildford, Surrey, GU1 1DB, United Kingdom. Allianz Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register No. 121849.

This document provides a summary of the key information relating to this musical instrument insurance policy. You can find full information by reading your Certificate of Insurance, once you've purchased the policy, and the policy's Terms and Conditions.

What is this type of insurance?

This is a Public Liability and Personal Accident insurance policy. We will provide this insurance providing you pay your premium.



What is insured?

We've explained the sections of cover that we believe are most important to the majority of our customers. Your policy provides other sections of cover and details of these can be found in your Certificates of Insurance and Terms and Conditions.

✓ **Public Liability** if property is damaged, or someone is killed, injured or falls ill as a result of an accident which occurs due to you using your musical equipment, this insurance covers the legal costs and expenses and the claimant's compensation.

The maximum we will pay for Public Liability is the amount you selected when you took out the policy. You can find this amount on your Certificate of Insurance.

✓ **Personal Accident** if at any time while you are using an item of musical equipment and are involved in an accident, which solely and independently of any other cause, causes bodily injury.

The amounts we will pay under this section are:

1. Loss of limb	£5,000
2. Loss of sight	£5,000
3. Loss of hearing	£5,000
4. Permanent total disability	£10,000
5. Death	£10,000



What is not insured?

We've explained what we believe are the most significant costs not covered by the policy. There are other costs not covered and you need to read the full Terms and Conditions to understand the cover under your policy.

- ✗ Any compensation, costs, expenses or benefits if you are aged under 16 years or over 85 years
- ✗ Any compensation, costs and expenses resulting from loss or damage to property which belongs to or in the care, custody and control of you, your employee or a member of your family or household.

Section A – Public Liability

- ✗ The first £250 of each and every claim arising from damage to third party property
- ✗ Any compensation, costs and expenses:
 - resulting from loss or damage to property which belongs to or is in the care, custody or control of you, your employee or a member of your family or household
 - for the death, injury or illness of an employee or a member of you family or household
 - arising from or due to ownership, possession or use of motorised vehicles, yachts or motorised waterborne craft, airborne craft of any description, animals and firearms and weapons

Section B – Personal Accident

- ✗ Any amount for permanent total disability if you are aged over 65 years
- ✗ Any amount unless your death or loss occurs within 180 days of the accident
- ✗ More than one benefit under the Personal Accident section
- ✗ If an injury is worse because of a pre-existing condition or physical disability we will only pay a percentage of your claim. The percentage will be based on the proportion that is attributable to the new injury only.



Are there any restrictions on cover?

We've explained what we believe are the most significant restrictions of the policy. There are other restrictions and you need to read the full Terms and Conditions to understand the cover under your policy.

- ! This policy only provides cover for the person named on the certificate of insurance and only when you are performing, rehearsing, auditioning, teaching either at your home/premises, a pupils home or a public place, loading and unloading the musical equipment/instruments and setting up prior to, and clearing away after, a performance/gig.



Where am I covered?

- ✓ This policy covers you in the United Kingdom only



What are my obligations?

We've explained what we believe are the most significant obligations. There are also other obligations and you will need to read the Terms and Conditions to understand these.

Section A - Public Liability

- You agree to tell us or help us find out all the circumstances of an incident that results in a claim, provide written statements and go to court if needed
- You must immediately send us any writ, summons or legal documents you receive and you must never reply to any of these
- You must inform us immediately of any impending prosecution, inquest or fatal inquiry or civil proceedings

Section B – Personal Accident

- If you are injured you must get medical attention as soon as possible
- You agree that we may appoint our own medical advisors to examine you as often as we require



When and how do I pay?

You can choose to pay by monthly direct debit, annual direct debit or as a single payment. You can find these details on your Certificate of Insurance once you've purchased the policy.



When does cover start and end?

Your cover will start on the date you ask us to activate your insurance and will be in force for 12 months. You can find these details on your Certificate of Insurance once you've purchased the policy.



How do I cancel the contract?

You can cancel your policy at any time by calling us on 0344 391 4037 or writing to us at Allianz Musical Insurance, Great West House (GW2), Great West Road, Brentford, Middlesex, TW8 9DX, United Kingdom or musicalinsurance@allianz.co.uk. You have the right to cancel this policy within 14 days of the start date or receipt of the policy document with your policy schedule, whichever is later. If you cancel within this 14 day cancellation period you will receive a full refund of any premium paid. If you have made a total loss claim you will not receive a refund of the premium paid. You can cancel your policy at any time after the 14 day period and we will give you a refund of the money you have paid for the period of cover after the cancellation date. These cancellation rights do not apply to policies with a duration of less than a month.