



musicians
insurance services

P O L I C Y B O O K L E T

Classic **PLAY** & Folk **PLAY**

Insurance for
musical instruments

Effective from 20th May 2018

www.musiciansinsurance.co.uk

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

Terms and Conditions

Musicians Insurance Services do not provide advice or any personal recommendation about the insurance products offered.

Demands and Needs

This product meets the demands and needs of an individual who wants cover for their musical instrument(s) and/or equipment in the event of loss, theft or accidental damage.

Introduction

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 the ClassicPlay, FolkPlay, PowerPlay and DiscoPlay products. Please be aware that **you** may not have all 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 Allianz Insurance plc 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 **you** obtain written evidence of value and title for all **insured items**.
3. 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 another 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.

Musicians Insurance Services - This is a trading name of Bryan James & Co Limited, the broker who sold **you** this policy.

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 and 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. For the purpose of this insurance, computer equipment and musical instruments are not classed as musical accessories and to be covered by this insurance must be specifically listed on **your policy schedule**.

We, our, us - Allianz Insurance plc (or Musicians Insurance Services in the Fair Processing Notice)

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

Special Conditions

You must comply with the following conditions to have the full protection of **your** policy. If **you** do not, and the condition **you** have not kept to relates to a claim, **we** can refuse the claim.

- 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. If there is a disagreement between **you** and **us** as to what reasonable precautions are, the details will be referred to a specialist body mutually agreed upon.
- 2. Security - As** a minimum security requirement the premises that the **insured item** is kept in must have the following in place when the premises are left unattended and the household retires for the night:
 - All external doors must be locked with the keys withdrawn from locks, and
 - All external windows must be closed and latched, except those in occupied bedrooms.

If any additional security is required this will be detailed on **your policy schedule**. For any policy which has a combined **sum insured** of over £50,000 a security questionnaire will need to be completed by **you** and **we** may require additional security.

- 3. Change in circumstances - We** need to know about certain changes in **your** circumstances. The changes **we** need to know about are detailed in the document called '*Do we have the correct information for you and your insured items?*'. Please make sure **you** read this document in all policy packs **you** receive to ensure **you** are aware of the information **we** need from **you**. If **you** do not provide the information **we** ask for it could result in a claim not being paid or can affect the cover **we** provide.
- 4. Changes at renewal - If we** offer a further **period of cover we** may change the premium, excess and policy Terms and Conditions. **We** also have the right not to invite renewal and **we** will notify **you** in writing of any such action.
- 5. 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** if **we** ask **you** to.

- 6. Other insurances - We** will not make payment for any claim that is covered by any other insurance. If there is any other insurance under which **you** are entitled to make a claim **you** must tell **us** the name and address of the other insurance company and **your** policy number with them.
- 7. Under-insuring - If** at the time of a claim it is discovered that **you** have understated the **sum insured, we** will only be liable to pay **our** share of the claim. For example, if **you** have insured an item for 50% of its value in the event of a claim **we** will only pay 50% of the costs for repair/ depreciation.
- 8. 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.
- 9. 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**.
- 10. 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**.
- 11. Jurisdiction:**
 - a** The laws of England and Wales apply to this insurance contract.
 - b** Unless **we** agree otherwise the language of the policy and all communications relating to it will be English.
- 12. 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.
- 13. Cancellation rights:**
 - a** **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 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.

- b** **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.
- c** The cancellation procedure detailed in **a.** and **b.** does not apply to policies with a duration of less than one month.
- d** **We** can cancel **your** policy at any time if **you** have been dishonest or fraudulent in any dealings with **us**. **We** will give **you** 7 days' notice in writing to the last address **you** have given **us** and **we** will give **you** a refund of any money **you** have paid for the policy year after the cancellation date.

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 increase in value and subject to:
 - **You** notifying Musicians Insurance Services 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.
 - The amount **we** pay is limited to a maximum of:
 - £1,000 for any one additional musical instrument/accessory.
 - £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 and FolkPlay

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 if following repair the **insured item** has reduced in value (depreciated), due to the damage sustained, the amount the **insured item** has reduced by.
 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**.

The maximum amount **we** will pay in total is 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. It is **your** responsibility to make sure the person loaning the items is aware of the Terms and Conditions. If **you** wish to cover an **insured item** valued over £25,000 whilst **loaned** to any person **you** must inform Musicians Insurance Services as additional terms and premium may apply. Failure to notify may result in **your** claim not being paid.

PowerPlay and DiscoPlay

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 if following repair the **insured item** has reduced in value (depreciated), due to the damage sustained, the amount the **insured item** has reduced by.

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.

The maximum amount **we** will pay in total is 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. If **you** are planning to travel to any country where the Foreign and Commonwealth Office has advised against travel, **you** must contact Musicians Insurance Services before travelling and **you** will not be insured under this policy unless Musicians Insurance Services confirm to **you** cover is in place.
- 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. The first £100 of each claim involving computer equipment, unless otherwise stated on **your policy schedule**.
4. Breakage of customer replaceable items such as strings, reeds and/or drumheads.
5. Theft from the premises the **insured item** is kept in when the premises is left unattended or the household retires for the night, unless:
 - a. Involving forcible and violent entry,
 - b. All external doors are locked with the keys withdrawn from locks,
 - c. All external windows are closed and latched, except those in occupied bedrooms, and
 - d. Where **we** have stated on **your policy schedule** this is required, 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 arising from:
 - a. Climatic and atmospheric conditions, changes in air pressure or extremes of temperature.
 - b. Effects of sunlight, fading and 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 (*see Special Clause*).
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** 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, discs, memory cards or microchips.
 27. Any amount if **you** have not notified Musicians Insurance Services within 60 days of the date the loss/damage happened.
 27. 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' point 13 does not apply to the **insured item** if the 'Unattended vehicle cover' section on **your policy schedule** is populated with a 'Y'. The cover is then subject to the below.

This policy does not cover any loss or damage to the **insured item** whilst left in:

- a. A soft top convertible vehicle.
- b. Any other vehicle, unless:
 - There is forcible and violent entry into the vehicle, and
 - The **insured item** is hidden from view with all the vehicle's security systems activated and all doors, windows and sunroofs closed. If the **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.

In addition to the above, for the PowerPlay and DiscoPlay products, 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.

Claiming

Making a Claim

1. As soon as possible and no later than 60 days after the loss/damage occurred **you** must:
 - a. Notify Musicians Insurance Services of any occurrence which may result in a claim and provide any further details which may be required. 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 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 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** can at **our** option settle **your** claim by cash payment, repair, replacement or reinstatement.
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).

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 will be void. In such circumstances, **we** retain the right to keep the premium and to recover any claim payments made under the policy. 'Void' means **we** will stop **your** insurance from the date the fraud occurred. If **we** take this action **you** must tell

any other insurer that **we** have voided **your** cover and failure to do this could invalidate any future insurance 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.

Making a complaint

If your complaint relates to how the policy was sold to you

If **you** have a complaint regarding the way in which the policy was sold, please contact Musicians Insurance Services on 01246 589709. Alternatively, write to:

Musicians Insurance Services, 103 Coney Green Business Centre,
Clay Cross, Chesterfield, Derbyshire S45 9JW,
United Kingdom.

If your complaint relates to anything other than how the policy was sold to you

Our aim is to get it right, first time every time. If **you** have a complaint **we** will try to resolve it straight away. If **we** are unable to, **we** will confirm **we** have received **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 resolved the situation within eight weeks **we** will issue **you** with information about the Financial Ombudsman Service (FOS) which offers a free, independent complaint resolution service.

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

Allianz Musical Insurance, Great West House
(GW2), Great West Road, Brentford, Middlesex
TW8 9DX, United Kingdom.

Telephone 0344 391 4037
Email csm@allianz.co.uk

You have the right to refer your complaint to the Financial Ombudsman, free of charge – but you must do so within six months of the date of the final response letter. If **you** do not refer **your** complaint in time, the Ombudsman will not have **our** permission to consider **your** complaint and so will only be able to do so in very limited circumstances. For example, if the Ombudsman believes that the delay was as a result of exceptional circumstances.

The Financial Ombudsman Service, Exchange
Tower, London E14 9SR

Website www.financial-ombudsman.org.uk
Telephone 0800 0234567 or 0300 1239123
Email complaint.info@financial-ombudsman.org.uk

Using **our** complaints procedure or contacting the FOS does not affect **your** legal rights.

The European Commission has an online dispute resolution service for consumers who have a complaint about a product or service bought online. If **you** choose to submit **your** complaint this way it will be forwarded to the Financial Ombudsman Service. Visit ec.europa.eu/odr to access the Online Dispute Resolution Service. Please quote **our** email address csm@allianz.co.uk. Alternatively, **you** can contact the Financial Ombudsman Service directly.

Financial Services Compensation Scheme

If **we** are unable to meet **our** 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 0800 678 1100 or 0207 741 4100.

Fair Processing Notice

In the following section, when we refer to '**we, our, us**' this refers to **Musicians Insurance Services**.

Musicians Insurance Services is a wholly owned subsidiary of Bryan James and Company Limited and is registered in England number 3007252. Registered office: 312 High Street, Harlington, Hayes, Middlesex, UB3 5BT. Bryan James and Company Limited is authorised and regulated by the Financial Conduct Authority. Financial Services Register number is 303240

This Fair Processing Notice policy sets out how **Musicians Insurance Services** uses and protects any information that **you** give **Musicians Insurance Services** when **you** use **our** services.

Musicians Insurance Services may change this policy from time to time by updating this notice. Any changes to the Fair Processing Notice will be communicated to **you** at renewal in **your** Important Notice document. **You** can also keep up to date with changes via **our** website. This policy is effective immediately.

What we collect

Musicians Insurance Services may collect the following information:

- name and job title
- contact information including email address
- demographic information such as postcode and date of birth
- risk information relative to the property or situation for which **you** are seeking insurance indemnity

What we do with the information we gather

Your personal information may be held by **Musicians Insurance Services** on computer or manual files and will be used in connection with any insurance cover **we** arrange for **you** and in particular for the following reasons:

- Administration purposes
- Insurer risk data pertinent to **your** policy including carrying out claims handling (**your** data will be shared with Allianz Musical Insurance to deal with **your** claim) and fraud prevention
- **We** may share **your** information with credit and / or loan providers for use in premium payment by instalment facilities
- **We** may use the information to improve **our** products and services.

- **We** may periodically send promotional email about new products, special offers or other information which we think **you** may find interesting using the email address which **you** have provided.

Security

We are committed to ensuring that **your** information is secure. In order to prevent unauthorised access or disclosure **we** have put in place suitable physical, electronic and managerial procedures to safeguard and secure the information **we** collect online.

How we use cookies

We confirm the use of cookies and by using **our** website **you** accept the conditions of **our** Cookie Policy. **You** can choose to accept or decline cookies. Most web browsers automatically accept cookies, but **you** can usually modify **your** browser settings to decline cookies if **you** prefer. This may prevent **you** from taking full advantage of the website.

Links to other websites

Our website may contain links to enable **you** to visit other websites of interest easily. However, once **you** have used these links to leave **our** site, **you** should note that **we** do not have any control over that other website. Therefore, **we** cannot be responsible for the protection and privacy of any information which **you** provide whilst visiting such sites and such sites are not governed by this privacy statement. **You** should exercise caution and look at the privacy statement applicable to the website in question.

Controlling your personal information

You may choose to restrict the collection or use of **your** personal information in the following ways:

- **Your** personal information may be held by **Musicians Insurance Services** on computer or manual files and will be used for administration purposes including carrying out claims handling and fraud prevention in connection with any insurance cover **we** arrange for **you**.
- Whenever **you** are asked to fill in a form on the website, look for the box that **you** can click to indicate that **you** do not want the information to be used by anybody for direct marketing purposes
- If **you** have previously agreed to **us** using your personal information for direct marketing purposes, **you** may change **your** mind at any time by writing to or emailing **us** at info@musiciansinsurance.co.uk

We will not sell, distribute or lease **your** personal information to third parties unless **we** have **your** permission or are required by law to do so. **We** may use **your** personal information to send **you** promotional information about third parties which **we** think **you** may find interesting if **you** tell **us** that **you** wish this to happen.

Requesting details of your personal information

You may request details of personal information which **we** hold about **you** under the General Data Protection Regulation (GDPR). If **you** would like a copy of the information held on **you** please write to Musicians Insurance Services, 103 Coney Green Business Centre, Wingfield View, Clay Cross, Chesterfield, S45 9JW.

If **you** believe that any information **we** are holding on **you** is incorrect or incomplete, please write to our email **us** as soon as possible, at the above address. **We** will promptly correct any information found to be incorrect.

For more information about how Allianz Insurance plc use **your** personal data, **you** can find a copy of the Fair Processing Notice at www.allianz.co.uk. Alternatively, **you** can request a printed version by calling 0330 102 1837, by emailing dataprotectionofficer@allianz.co.uk or by writing to the Data Protection Officer, Allianz, 57 Ladymead, Guildford, Surrey GU1 1DB.

How to contact Musicians Insurance Services

By telephone: 01246 589709

Monday to Friday 9am to 5pm

By email: admin@musiciansinsurance.co.uk

**In writing: Musicians Insurance Services
103 Coney Green Business Centre
Clay Cross
Chesterfield
Derbyshire
S45 9JW
United Kingdom**

Musical Insurance from Musicians Insurance Services is provided and underwritten by Allianz Insurance plc. Registered in England No. 84638. Registered Office: 57 Ladymead, Guildford, Surrey. GU1 1DB. 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. Musicians Insurance Services is a wholly owned subsidiary of Bryan James and Company Limited and is registered in England number 3007252. Registered office: 312 High Street, Harlington, Hayes, Middlesex, UB3 5BT. Bryan James and Company Limited is authorised and regulated by the Financial Conduct Authority. Financial Services Register number is 303240. Bryan James & Co Limited is not part of the Allianz (UK) Group.

AMI 110/5