

Important Notice

Musicians Insurance Services

Effective from 20th May 2018

We have made some changes to your policy from the renewal date. The changes are detailed in this notice and you must read it in full to understand your cover for the next policy year.

If you have any questions please contact Musicians Insurance Services on 01246 589709, email admin@musiciansinsurance.co.uk or write to Musicians Insurance Services, 103 Coney Green Business Centre Clay Cross, Chesterfield, Derbyshire S45 9JW, United Kingdom.

HAVE YOU GOT ANY CLAIMS TO SEND US?

You need to notify us of a claim as soon as possible and no later than 60 days after the loss or damage occurred. Remember that any claims for depreciation must be made no later than 60 days after the repair of the insured item is finished. If you don't notify your claims within these time frames, we're afraid the costs will not be covered by your policy.

THE VALUE OF YOUR INSTRUMENT(S)

Don't forget to reassess the value of the items covered by this insurance regularly and inform us of any changes. Instruments may increase in value over time and the maximum amount we will pay under this insurance is the sum insured of the item which is shown on your policy schedule.

CHANGES TO THE TERMS AND CONDITIONS

We've made some changes to the Terms and Conditions of your policy, which apply from your renewal date stated on your Certificate of Insurance.

Policy Summary

We have removed the Policy Summary from the Policy Booklet; this will be replaced by an Insurance Policy Information Document which you will be sent as part of your renewal documentation. Your Insurance Policy Information Document will include information specific to your policy.

Further changes are outlined in the table below:

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

AMENDED – The following have been changed in the Terms and Conditions FOR EASE, WE HAVE HIGHLIGHTED THE WORDING CHANGES IN BLUE

Old wording	New wording
Terms and Conditions	
	<p><i>A new pre-contract disclosure has been added at the start of the terms and conditions:</i> Musicians Insurance Services does not provide advice or any personal recommendation about the insurance products offered.</p>
Definitions	
	<p><i>A new Definition for Musicians Insurance Services has been added, this reads:</i> This is a trading name of Bryan James & Co Limited, the broker who sold you this policy.</p>
Demands and Needs	
	<p><i>A new Demands and Needs statement has been added, this reads:</i> 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.</p>
Special Clause - Unattended Vehicle Cover	
	<p><i>This clause used to show that we wouldn't cover loss or damage to the insured item whilst left in a soft top or convertible vehicle, we will now cover items in a convertible unattended vehicle (where unattended vehicle cover has been selected and is shows on your policy schedule as 'Y') as long as it is not a 'soft top'.</i></p>
How we will use your data	
	<p><i>This section has been replaced with a new Fair Processing Notice in line with the requirements of General Data Protection Regulation.</i></p>

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