

Musical Instruments

Insurance Product Information Document



Company: Aviva Insurance Limited

Product: Rhythm Master

Registered in Scotland No. 2116. Registered office: Pitheavlis, Perth PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 202153.

This is a summary of our insurance policy. You will find all the terms and conditions (along with other important information) in the policy documents.

What is this type of insurance?

Rhythm Master is designed to provide damage to musical instruments and accessories in and away from the policyholder's home.



What is insured?

Business All Risks

- ✓ Accidental Loss or destruction of or damage to property covered
- ✓ Theft from unattended vehicle provided vehicle doors and windows are locked and all fitted alarms are set and activated. All instruments are hidden from view and stored in either a glove compartment, a locked boot or other internal concealed compartment
- ✓ Cost of repair if instrument is partially damaged
- ✓ Replacement on a New for Old basis
- ✓ Cover applies to UK and Europe or Worldwide
- ✓ The sum insured shown on the schedule is the maximum amount payable in the event of damage or loss.

Optional cover

- Public and Products Liability Protection against your legal liabilities for bodily injury to third parties and damage to their property, including obstruction, trespass, nuisance, interference, wrongful arrest and eviction
- Terrorism
- Business All Risks - Cover from unattended vehicle can be deleted.



What is not insured?

- x Damage from wear and tear, electrical and mechanical breakdown, or gradual deterioration
- x Breakage of strings/reeds/drumskins and damage to brittle substance
- x Damage in transit, unless securely packed in a substantial case.
- x Whilst left overnight in any place of public entertainment unless handed to the proprietor for safe custody
- x Acts of War or Terrorism
- x Disco Equipment is not covered.



Are there any restrictions on cover?

- ! An Excess of £25 will apply to Business All Risks Claims.
- ! An Excess of £250 will apply to Third Party Property Damage Public Liability Claims.
- ! Any claim brought in USA/Canada, the maximum we will pay is The Limit of Indemnity including Costs and Expenses.
- ! Acts of terrorism is restricted to the limit of indemnity or £5,000,000 per event which ever is the lesser.



Where am I covered?

✓ Cover applies to either UK and Europe or Worldwide.



What are my obligations?

This is a summary of your main obligations under the policy.

- You must make a fair presentation of the risk to us, which includes telling us of any circumstances which we would consider in our assessment or acceptance of this insurance - If you fail to make a fair presentation of risk this could affect the extent of cover provided or invalidate your policy
- You must also make a fair presentation to us in connection with any variations, e.g. changes you wish to make to your policy
- You must take all reasonable precautions to prevent loss or damage, and comply with any security or other loss prevention conditions in your policy documents
- You must notify us promptly of any event which might lead to a claim and follow the claims procedure set out in your policy
- For further details and any specific obligations relating to your trade or business activities following our assessment of your risk, please refer to your policy documents
- You must pay the premium.



When and how do I pay?

Payment options should be discussed with your insurance adviser.



When does the cover start and end?

From the start date you select, for 12 months.



How do I cancel the contract?

There are no statutory cancellation rights under this policy, but you may cancel at any time by contacting your insurance adviser.