

# Stage Equipment Insurance

## Insurance Product Information Document



Company: Aviva Insurance Limited

Product: Variety 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?

Variety Master is designed to provide damage to performer's stage property



### 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

- Employers Liability
- 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
- x We will not cover Hypnotist or performers in adult entertainment industry.



### 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.