

Musical Instrument Insurance Summary of Cover Available

About this Summary of Cover

This summary provides key information only about insurers and the insurance cover available within the Musical Instrument Insurance policy. This summary does not contain the full terms and conditions of the insurance which can be found in the policy booklet. The policy booklet is available on request, but if you are in any doubt as to the cover afforded you should consult Lark Insurance Broking Group. WE RESERVE THE RIGHT TO CHANGE OR LIMIT ANY COVER

About the Insurer

The Musical Instrument Insurance policy is underwritten by Certain Underwriters at Lloyd's. Both the Society of Lloyd's and Underwriters at Lloyd's are authorised and regulated by the Financial Services Authority.

Duration of this Insurance

The period of insurance will be for 12 months unless otherwise agreed by us. The period of insurance will be shown in the schedule

How to Cancel this Insurance

If you decide that you do not wish to proceed then you can cancel this insurance by writing to Lark Insurance Broking Group within 14 days of either:

- The date you receive your policy documentation; or
- The start of the period of insurance

whichever is the later. Providing you have not made any claims we will refund the premium in full, if you have made a claim, we will refund a pro rata proportion of the premium subject to a minimum administration charge of £25.00.

You can cancel this Insurance at any other time by writing to Lark Insurance Broking Group.

How to make a claim under this Insurance

Naturally we hope you won't have any accidents or misfortune, but if you do and wish to make a claim under this insurance please contact Lark Insurance Broking Group as soon as possible, here are their contact details:

Wigham House, Wakering Road, Barking, Essex, IG11 8PJ

Tel: 020 8557 2300

Fax: 020 8557 2430

At the time of making a claim, you will be asked:

- The policy number stated on your schedule;
- Full details of the claim.

Our Service Commitment to You

Our aim is to ensure that all aspects of your insurance are dealt with promptly, efficiently and fairly. At all times we are committed to providing you with the highest standard of service.

If you have any questions or concerns about your policy or the handling of a claim you should, in the first instance, contact Lark Insurance Broking Group.

In the event that you remain dissatisfied and wish to make a complaint, you can do so at any time by referring the matter to the Complaints Department at Lloyd's. Their address is:

Complaints Department
Lloyd's, One Lime Street, EC3M 7HA

Tel: 020 7327 5693

Fax: 020 7327 5225

Email: complaints@Lloyds.com

Complaints that cannot be resolved by the Complaints Department may be referred to the Financial Ombudsman Service. Further details will be provided at the appropriate stage of the complaint process.

The Law Applicable to this Insurance

The parties are free to choose the law applicable to this Insurance Contract. Unless specifically agreed to the contrary this insurance shall be subject to English Law.





London

Ibex House
42-47 Minorities
London
EC3N 1DY

T: 020 7543 2800
F: 020 7543 2801

Essex

Wigham House
Waking Road
Barking
Essex, IG11 8PJ

T: 020 8557 2300
F: 020 8557 2430

Century House
North Station Road
Colchester
Essex, CO1 1RE

T: 01206 764567
F: 01206 763536

Kent

Colman House
King Street
Maidstone
Kent, ME14 1DN

T: 01622 687476
F: 01622 670991

Berkshire

Sandhurst House
297 Yorktown Road
Sandhurst
Berkshire, GU47 0QA

T: 01276 608888
F: 01276 600080

www.larkinsurance.co.uk

LIBG Limited Registered in
England No.: 2831010
Registered Office: Wigham
House, Waking Road,
Barking, Essex, IG11 8PJ.
LIBG Limited is authorised
and regulated by the
Financial Services Authority.

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The Cover Available

Musical Instrument Insurance will insure the instruments that you have requested cover for on an All Risks basis whilst within the Territorial Scope that you have selected and we have agreed to insure.

Key Benefits

- Insures you against accidental loss or damage including fire and theft
- Compensation for loss of value following accidental damage to your instruments
- Agreed values for individually listed instruments

Significant Exclusions or Limitations

The following are the more significant and/or unusual limitations and exclusions to cover

- Losses from unattended vehicles are excluded (**Exclusion 10**). This cover is available for an additional premium subject to the vehicle being securely locked, all protections being put into operation and there being violent entry to the vehicle (**Unattended Vehicles Clause**).
- Damage caused by wear and tear (**Exclusion 3(i)**).
- Theft by anybody to whom the instrument may have been entrusted (**Exclusion 12**).
- Damage or deterioration caused by cleaning, repair, renovation or whilst being worked upon (**Exclusion 3(ii)**).
- losses outside of the United Kingdom due to riot, civil commotion, earthquake or volcanic eruption (**Exclusion 1**).

How We Settle Your Claim

In the event of a claim we will, at our option, either repair, replace or reinstate the instrument. The amount we will pay will be restricted to the amount specified within the schedule for the item concerned.

Your Total Peace of Mind

Underwriters at Lloyd's are members of the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if we are unable to meet our liabilities under this policy. The levels of compensation available under the scheme for insurance are 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit.

Further information can be obtained from the Financial Services Compensation Scheme website at www.fscs.org.uk.

In addition, the Lloyd's Central Fund is available to meet claims at the discretion of the Council of Lloyd's.