



INSURANCE
SERVICES



Making Music Insurance Scheme

Welcome to RSA.

You should read this Schedule in conjunction with your Policy. These details are a record of the information provided to RSA. It is also essential that you read all of the clauses applying to your quotation as these contain important information that may affect your Policy cover.

QUOTATION SCHEDULE

Policy Number: RTT208112

Type: Silver Custom Cover – up to £100,000 turnover
Inclusion of Trailer

Policy Wording: RSA Making Music Insurance Scheme

Policyholder: King Edward Music Society of Macclesfield

Policyholder's Address: As lodged with Making Music Insurance Services

Situation Address: As lodged with Making Music Insurance Services

Business: Music Society, Performing Group and/or Music Promoter

Intermediary's Details:

Intermediary's Name	Making Music Insurance Services
Address	Partnership House, Priory Park East Kingston upon Hull HU4 7DY
Phone Number	Tel: 01482 388611
Email	Email: insurance@makingmusic.org.uk

Period: **From** 1st January 2017 **To** 31st December 2017
Both days inclusive, Local Standard Time

Interest:	Item	Description	Limit of Indemnity / Sum Insured
		Public and Product Liability	
		Any one Event	£5,000,000
		All Events happening during any Period of Insurance in respect of products supplied	£5,000,000
		All incidents considered by the Company to have occurred during any Period of Insurance in respect of pollution or contamination of buildings or other structures or of water or land or of the atmosphere	£5,000,000
		Charity Trustee Liability	£100,000
		Employers Liability	
		Any one Event (excluding liability arising directly or indirectly out of Terrorism)	£10,000,000
		Any one Event arising directly or indirectly out of Terrorism	£5,000,000

Legal Defence Costs

- | | |
|---|----------|
| a) Part A Employers Liability - The total amount payable by the Company in respect of all costs and expenses arising out of all claims during any Period of Insurance | £250,000 |
| b) Part B Public & Products Liability - The total amount payable by the Company in respect of all costs and expenses arising out of all claims during any Period of Insurance | £250,000 |

Money and Personal Injury (Robbery) – (Any one Loss)

Loss of Money:

- | | |
|---|---|
| A) in the Policyholder's Premises during Working Hours or in transit or in a bank night safe and thereafter within bank premises until at the bank's risk or at any of the Policyholder's contract sites during Working Hours | £2,000 |
| B) in the Policyholder's Premises out of Working Hours | |
| 1) in locked safes or strongrooms | £2,000 |
| 2) not in a locked safe or strongroom | £300 |
| C) in an authorised society members residence in a locked safe | £1,000 |
| D) in collection tins and envelopes | £50 |
| E) or travellers cheques whilst in the custody of an authorised society member whilst in Europe | £1,250 |
| F) due to the dishonesty of employees, authorised society members or authorised volunteers | £5,000 (in total for any one period of insurance limited to a maximum of £2,000 per person) |

Personal Injury (Robbery)

- | | |
|---|---|
| 1 Death or Disablement | £5,000 |
| 2 Loss of one or more Limbs or Eyes | £5,000 |
| 3 Permanent Total Disablement other than by Loss of Limb or Eye from gainful employment of any and every kind | £5,000 |
| 4 Temporary Total Disablement from usual occupation | £50 per week |
| 5 Medical Expenses necessarily incurred in the treatment of the Insured Person | Up to 15% of the benefits payable under 4 above |

Property Damage – Fire & defined Perils including Accidental Damage

- | | |
|--|---|
| 1 Buildings | Not Insured |
| Tenants Improvements | |
| 2 Fixtures, Fittings and All Other Contents | Not Insured |
| 3 Stock | Not Insured |
| 4 Rent Payable or Receivable (12/18/24/36 months) in respect of buildings | Not Insured |
| 5 All Risks (Anywhere in the UK or Europe) | Not Insured |
| 6 a) Movable property on permanent or long term loan to any member society | £20,000 in total and maximum £5000 any one item |
| b) Musical scores including temporarily hired or borrowed | |
| c) Items on short-term loan | |
| d) Contents and other moveable property owned by a member society | |
| e) Trailer (security measures apply – see clause) | £2,000 |

Cancellation / Abandonment

£2,500

Policyholder's Contribution	Property Damage
	£ 100 All other covers
	£ 1,000 Subsidence

Annual Premium:	Premium Insurance	£ 143.18
	Premium Tax	£ 14.32
	Total Amount Payable	£ 157.50

Trailer security measures

This clause applies to the Property Damage Insurance section of this Policy

It is a condition precedent to any liability of the Company for Damage that the Policyholder shall have implemented the following security measures

- a) the trailer must be kept in the barn at Highlees Farm, Birtles Lane, Macclesfield, SK10 4RY.
- b) the trailer must be fitted with a tow bar lock and wheel clamp and secured to an anchor in the ground when not in use
- c) the metal frames of the trailer must be secured with a chain or a steel cable with padlocks to lock all the frames together when not in use