

Mr Dominic Chandler  
12 Alwin Court  
Great Denham  
Bedford  
MK40 4SP

Policy number: 2228339455

Date: 26 June 2023

Dear Mr Chandler,

**Your musical insurance policy is renewing soon**

Thanks for insuring with us for the past year – your policy is due to renew on 24 July 2023.

As you're paying by Direct Debit, you don't need to take any action to renew your policy – it will renew automatically on the same basis. If you'd like to make any changes to your policy, including adding/removing instruments, changing insured values or levels of cover, give us a call on 0330 100 9903 so we can make the adjustments and then renew your policy. If you don't want to renew your cover, you'll need to call us before 24 July 2023. Remember, you can switch off your automatic renewals by visiting [www.allianz.co.uk/music/autorenewal](http://www.allianz.co.uk/music/autorenewal) or calling us on 0330 100 9903 or writing to us at the address below.

If anything changes after you've renewed, remember that you can make adjustments to your policy at any time by contacting us.

**What you'll find in this pack**

We've enclosed all your new policy documents for this year.

You'll find:

- Your Certificate of Insurance (which contains your details and the value of your instruments)
- Your Terms & Conditions booklet
- Your direct debit payment schedule
- The Important Notice (which outlines the key changes we've made to the policy's terms and conditions)

Please read these documents carefully and make sure all of your information – including the value of your instruments – is correct and up to date.

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. Public Liability cover: This product meets the demands and needs of an individual or group who wants cover for claims from third parties for injury and damage caused to them or their property. Personal Accident cover: This product meets the demands and needs of an individual or group who wants cover for personal injury caused to them.

**What you should consider**

1. Does the cover offered in this renewal still meet your needs?
2. Are you happy with your level of cover selected for your items (Premises Only, UK or Worldwide, including/excluding unattended vehicle)?
3. Is the replacement value of your instruments correct and up to date?
4. Do you want to add or remove any other items to your policy?
5. Are all of your other details up to date, including your address and email address?
6. Would you like to make changes to your public liability and personal accident cover? (We've made significant changes to these products for 2022)
7. If you've not already done so, please contact us to tell us how many days a year you are active in public and how many people are intended to be covered under your public liability and personal accident covers; the price of

Allianz Musical Insurance, Great West House (GW2), Great West Road, Brentford, Middlesex TW8 9DX  
Phone: 0330 100 9903 Email: [musicalinsurance@allianz.co.uk](mailto:musicalinsurance@allianz.co.uk) Web: [www.allianzmusicalinsurance.co.uk](http://www.allianzmusicalinsurance.co.uk)

Allianz Musical Insurance is a trading name of Allianz Insurance plc. Allianz Insurance plc is registered in England No. 84638. Registered office: 57 Ladymead, Guildford, Surrey GU1 1DB, United Kingdom. Allianz Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Financial Services Register No. 121849.

your cover may vary based on these new requirements.

If you do need to make changes, or have any other questions about your policy, just give us a call on 0330 100 9903 or email [musical.insurance@allianz.co.uk](mailto:musical.insurance@allianz.co.uk) and we'll be happy to help. We're open 9am to 5.30pm from Monday to Friday.

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Dave Gill', with a horizontal line extending to the right.

Dave Gill  
Head of Operations

*Do you need paper documents? Call us on 0330 100 9903 or email us at [musical.insurance@allianz.co.uk](mailto:musical.insurance@allianz.co.uk) to switch free of charge.*

# Certificate of Insurance

## Policy Details

Mr Dominic Chandler  
12 Alwin Court  
Great Denham  
Bedford  
MK40 4SP

Policy number: 2228339455

Period of cover: 24 July 2023 to 23 July 2024

### PREMIUM INFORMATION

**Your new annual premium will be: £115.88** including Insurance Premium Tax

Your new Direct Debit payment schedule is shown in the box on the right.

This includes £36.41 for your optional Public Liability and Personal Accident cover, and is payable monthly by Direct Debit.

Your Public Liability and/or Personal Accident cover doesn't need to be renewed to continue your Music Protect policy.

**Last year's premium for comparison was: £209.43**

- Please note, last year's premium may have included an introductory offer when you first took out your policy.

Allianz Musical Insurance is a specialist provider of musical instrument insurance and our policies allow you to select the level of cover you need. Please make sure that your insurance cover still meets your needs and check your sum insured to ensure you are adequately covered. If you have any questions about your level of cover, call us on 0330 100 9903.

You have been with us for a number of years. You may be able to get the insurance cover you want at a better price if you shop around. Not all insurance policies are the same, make sure you read the terms and conditions carefully so you know what you are covered for.

### Payment Schedule

01/08/2023	£9.62
01/09/2023	£9.66
02/10/2023	£9.66
01/11/2023	£9.66
01/12/2023	£9.66
01/01/2024	£9.66
01/02/2024	£9.66
01/03/2024	£9.66
01/04/2024	£9.66
01/05/2024	£9.66
03/06/2024	£9.66
01/07/2024	£9.66

Bank Sort Code: 09-01-28  
Account Number: XXXXX488

### Exclusions and Clauses

Exclusions and clauses additional to those contained in your Policy booklet are listed below:

#### Lawphone & Lawclub

Your policy includes access to a helpline to give advice on any personal legal matter or those related to your musical profession.

Lawphone is available 24 hours a day 365 days a year. Their number is: 0370 241 4140.

Just quote the Master Policy reference 36910 and give a summary of the problem. An advisor will return your call.

Signed on behalf of Allianz Insurance plc

Print Date: 26 June 2023

Authorised Signatory:



This Certificate of Insurance is one part of your insurance contract. The other part is your Insurance Policy Booklet which contains the policy Terms and Conditions. You will need both parts to know what you are covered for. If you do not have both parts please tell us and we will send you replacements.

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Allianz Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Financial Services Register No. 121849.

Advice is available to you during the period of insurance of the policy and there is no charge.

#### Lawclub Legal Online

As part of the policy you have free access to tools to help you to produce legal documents in connection with your personal lifestyle or your musical profession. Lawclub Legal online enables you to draft over 150 documents. The documents can be stored in a secure online legal account. In addition legal assistance online has a detailed law guide which can provide you with up to date guidance and advice on many legal issues.

To access legal assistance online visit <http://www.allianzlegalassistance.co.uk> to register with the code AZMU222

#### Do we have the correct information?

Please tell us if:

- Any of the details on your Certificate of Insurance are incorrect
- Your address has changed
- You no longer own, or have on loan, any of the items covered under this insurance policy
- In the last 12 months you have been convicted of arson or any offence involving dishonesty or any kind of fraud
- The replacement value of your instruments/equipment changes
- You are likely to reside outside of the UK for more than 3 consecutive months in any one year
- If the number of band/group members changes
- If the number of annual performances/number of days a year active increases by over 10%

If you don't, it could result in a claim not being paid and it may affect the cover we provide. If there is anything you don't understand, please call us on 0330 100 9903.

#### THE DIRECT DEBIT GUARANTEE



This Guarantee is offered by all Banks and Building Societies that take part in the Direct Debit Scheme. The efficiency and security of the Scheme is monitored and protected by your own Bank or Building Society. If the amounts to be paid or the payment dates change, Allianz Insurance plc will notify you 7 days in advance of your account being debited or as otherwise agreed. If any error is made by Allianz Insurance plc or your Bank or Building Society, you are guaranteed a full and immediate refund from your branch of the amount paid. You can cancel a Direct Debit at any time by writing to your Bank or Building Society. Please also send a copy of your letter to us.

## Certificate of Insurance

Policy Schedule

Plan: Music Protect

Policy: 2228339455

Period of Cover: 24 July 2023 to 23 July 2024

## Your Insured Instruments

Item Number	Item Details	Sum Insured	Cover Level
17237817	Saxophone Yamaha Tenor Purple logo	£2000.00	UK excluding Unattended Vehicle
17237818	Saxophone Yanagisawa 901	£2000.00	Worldwide excluding Unattended Vehicle
17830563	Saxophone 00267151 Yanagisawa 901 Tenor Sax Un Lacquered	£2000.00	UK excluding Unattended Vehicle
17956268	Saxophone 00276069 Yanagisawa A 992 bronze Alto saxophone	£3760.00	UK excluding Unattended Vehicle

## Public Liability and Personal Accident Cover

Who's covered:

Band/group/ensemble members or employees

Annual performances/number of days a year active (e.g. performing, teaching, recording, or any other musical activity in public)

You have taken this optional cover and your policy includes:

- A) Cover for Public Liability up to £2,000,000 per incident.
- B) Personal Accident up to a maximum:
  - Death £10,000
  - Permanent total disability £10,000
  - Loss of limb £5,000
  - Loss of sight £5,000
  - Loss of hearing £5,000
  - Dental expenses £250 for emergency relief of pain
  - Temporary total disablement £750 per month

Please read the Terms and Conditions enclosed for full details and further cover extensions and exclusions.

## Your excess

There is no excess to pay in the event of a claim on your Music Protect cover, unless otherwise stated in the exclusions and clauses section. There is a £50 excess in the event of a claim arising from third party property damage on your Public Liability cover.

IF YOU HAVE ANY QUESTIONS, PLEASE CALL 0330 100 9903