

# Certificate of Insurance

Policy Schedule

**Plan:** Public Liability & Personal Accident

**Policy:** 2228969479

**Period of Cover:** 10 March 2023 to 9 March 2024

## Your Insured Instruments

Item Number	Item Details	Sum Insured	Cover Level
n/a	n/a	n/a	n/a

## Public Liability and Personal Accident Cover

### Who's covered:

1 band/group/ensemble members or employees

Over 40 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 £5,000,000 per incident.
- B) Personal Accident up to a maximum:
  - Death £30,000
  - Permanent total disability £30,000
  - Loss of limb £15,000
  - Loss of sight £15,000
  - Loss of hearing £15,000
  - Dental expenses £1,000 for emergency relief of pain
  - Temporary total disablement £1,500 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.