

ISM Members' Combined Liability Insurance Policy Summary



INTRODUCTION

This is a summary of cover only. Please refer to the policy wording for full details of the policy cover, exclusions, terms and conditions.

ABOUT THE POLICY

This insurance is underwritten by Covéa Insurance plc.

ELIGIBILITY

All individual Full, Student & Early Career members of The Independent Society of Musicians (ISM) that normally reside within the United Kingdom, Isle of Man or the Channel Islands are automatically covered by this policy.

DEMANDS AND NEEDS

This policy meets the demands and needs of ISM members working as musicians or music professionals requiring insurance against their legal liabilities to pay compensation arising out of injury to third parties & UK based employees and damage to third party property.

DURATION OF THIS INSURANCE

This policy provides cover to members who purchase or renew and eligible membership during the period 1st August 2022 to 31st July 2023. The cover will apply for the duration of the membership period (up to a maximum period of 12 months).

YOUR BUSINESS

This policy covers the following activities:

- a) Any activity connected to the members' occupation as a musician (including composing, conducting, mentoring, performing, rehearsing, singing or teaching) or as a music professional (including music administrator, music technician, music therapist, music consultant or music publisher).
- b) Students undertaking a degree level (or equivalent) course in music for activities connected with their studies or any work as a music professional
- c) The organisation and staging of music performances and pupils concerts
- d) Any activity undertaken by an ISM local group

TERRITORIAL LIMITS

You will be insured within the United Kingdom (including the Isle of Man and the Channel Islands) and while temporarily engaged in Business elsewhere in the world.

POLICY COVER

This policy will provide you with Public Liability Insurance and Employers' Liability Insurance.

POLICY EXCESS

There is no policy excess applicable under this policy except for claims originating from or brought in North America, which are subject to an excess of £2,500 each and every claim.

KEY FEATURES OF COVER

Section 1 - Employers Liability

This policy provides protection in respect of legal liability for damages including claimant legal costs for;

- Injury to any Person Employed caused during the period of insurance and arising out of and in the course of employment. Injury is defined as bodily injury death disease or illness.
- Limit of Indemnity for Employers Liability is £10,000,000 any one event (restricted to £5,000,000 in respect of Terrorism and Asbestos)

Principal exclusions from the Employers' Liability section:

- 1 Nuclear risks
- 2 Injury for which you are required to arrange motor insurance in accordance with road traffic legislation within the European Community
- 3 Offshore risks

Section 2 – Public Liability

This policy provides cover in respect of legal liability for damages including claimant legal costs for;

- Accidental Injury to any person
- Accidental loss or damage to third party Property

happening during the period of insurance in connection with the Business.

The limit of indemnity provided is £10,000,000 any one claim.

Principal exclusions from the Public Liability section:

- 1 Bodily Injury to any Person Employed
- 2 Any use of applied heat, fire or pyrotechnics other than the use of Flash Paper, Flash Cotton or Flash String
- 3 Risks that require more specific insurance i.e. Use of Motor Vehicles, Watercrafts, Aircrafts etc
- 4 Damage to Property in the custody or control of the ISM Member
- 5 Liability for breach of professional duty or inadequate advice
- 6 Liability arising out of the sale or supply of any Product
- 7 i) punitive damages
ii) asbestos
iii) pollution or contamination of any kind
in respect of any claim brought in North America

POLICY EXTENSIONS

Cross Liabilities (Member to Member Liability)

The policy extends to cover claims made between individual ISM members, subject to the terms, conditions and exclusions of the policy.

Indemnity to Principals and Others

The policy will also provide an indemnity to any:

- Contract Principal
- Personal Representatives

providing that the claim would have been covered had it been made directly against the ISM member.

Defence Costs

The policy will also cover Legal Defence Costs arising:

- from any prosecution of the ISM member as a result of breach of the Health & Safety at Work Act 1974 or Part II of the Consumer Protection Act 1987 or Part II of the Food Safety Act 1990 or any legislation of similar effect.
- out of the defence of any proceedings in a Court of Summary Jurisdiction in respect of matters which may form the subject of indemnity under this policy.

Property belonging to a Third Party

The policy will cover the Insured member in respect of legal liability for damage to Property, which is held in trust or in the custody or control of the Insured member in connection with the Business up to a maximum of £25,000 any one claim and £100,000 any one Insured member.

The policy will not cover any

- a) Damage to Property owned, leased, hired or rented to the Insured member.
- b) Damage to Property which is held in trust or in the custody or control **of any other person.**
- c) the first £500 of each and every loss under this clause.
- d) where indemnity is provided by another insurance policy.
- e) Damage to Property which requires to be insured under the terms of Clause 6.5.1 of the Standard Form of Building Contract issued by the Joint Contracts Tribunal or a clause of similar intent under other contract conditions.

Compensation for Court Attendance

This policy will pay the member £250 for each day they are required to attend court as a witness at the request of the Underwriters.

Cover for Limited Companies & Formal Partnerships

We will provide indemnity in respect of:

(1) A Limited company as defined under the Companies Act 1985 operating in connection with The Business where

a. the Policyholder is the sole employee and director other than one additional director who is a family member and engaged in clerical duties only; or

b. there are a maximum of two employees and directors providing that each employee and director shall be a member of the Independent Society of Musicians and would otherwise be insured by this policy for the activities undertaken in the absence of the Limited Company.

(2) work performed under a formal partnership arrangement with any party who is also a member of the Independent Society of Musicians and is insured under this policy.

LAW APPLICABLE TO CONTRACT

English Law will be applicable to the contract of insurance between us, unless otherwise stated in your Policy's terms and conditions.

The language used in this Policy and any communication relating to it will be English.

HOW TO MAKE A CLAIM

In the unfortunate event that you need to make a claim, please contact Hencilla Canworth GI as soon as possible. Contact details are listed below. **Please note that late notification can lead to claims being repudiated.**

FINANCIAL SERVICES COMPENSATION SCHEME

Covéa Insurance plc are members of the Financial Services Compensation Scheme (FSCS).

You may be entitled to compensation from the scheme if they are unable to meet it's obligations to you under this contract. If you are entitled to compensation under the Scheme, the level and extent of the compensation would depend on the nature of this contract.

Further information is available from

Financial Services Compensation Scheme
10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU

Tel: 0800 678 1100
Web: www.fscs.org.uk

DETAILS OF OUR REGULATOR

Hencilla Canworth GI Limited are authorised and regulated by the Financial Conduct Authority.

Covéa Insurance plc are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority

The Financial Conduct Authority website, which includes a register of all regulated firms can be visited at www.fca.org.uk or the FCA can be contacted on 0800 111 6768.

HOW TO MAKE A COMPLAINT

We are dedicated to providing you with a high standard of service and we want to ensure we maintain these standards at all times. If you feel that we have not offered you a first class service please contact us at the following address and we will do our best to resolve the problem:

Managing Director
Hencilla Canworth GI Limited
Simpson House, 6 Cherry Orchard Road, Croydon, Surrey CR9 6AZ

Tel: 020 8686 5050
Fax: 020 8686 5559

If you are unable to resolve the matter with us your complaint may be referred to your insurer.

If you are still dissatisfied you may be able to refer your complaint to

The Financial Ombudsman Service
South Quay Plaza, 183 Marsh Wall, London, E14 9SR

Tel: 0800 023 4567
Web: www.financial-ombudsman.org.uk

ADDITIONAL INFORMATION

If you require any further information or wish to request a copy of the full policy wording – Please contact:

Hencilla Canworth GI Limited, Simpson House, 6 Cherry Orchard Road, Croydon, Surrey, CR9 6AZ

Tel: 020 8686 5050
e-mail: mail@hencilla.co.uk

The Independent Society of Musicians is a trading name of the Incorporated Society Musicians, a company registered in England under number 36882.