

Simpson House 6 Cherry Orchard Road Croydon, CR9 6AZ Tel: 020 8686 5050 Fax: 020 8686 5559 www.hencilla.co.uk

# To Whom It May Concern

## Combined Liability Insurance

## Members of the Independent Society of Musicians

This is to confirm that we act as insurance intermediary for the Independent Society of Musicians and have arranged Combined Liability Insurance for all eliaible Members of the association.

Policyholder: Full, Student & Early Career Members of the Independent Society of Musicians

Business Description: a) Any activity connected to the Assured's 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 and 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

Insurer: Covea Insurance plc

Policy Number: ENTCL/00676

Period of Insurance: 1st August 2022 to 31st July 2023, both dates inclusive

#### **Employers' Liability Insurance**

Eligible Members: Members domiciled in the United Kingdom, the Channel Islands or the Isle of Man

Limit of Indemnity: £10,000,000
Territorial Limits: Worldwide
Jurisdiction: Worldwide

### **Public Liability Insurance**

Eligible Members: Members domiciled in the United Kingdom, the Channel Islands or the Isle of Man

Limit of Indemnity: £10,000,000
Indemnity to Principal: Included
Use of Fire & Pyrotechnics: Excluded
Height Limit: None
Territorial Limits: Worldwide
Jurisdiction: Worldwide

### **Products Liability Insurance**

Eligible Members: Members domiciled in the United Kingdom, the Channel Islands or the Isle of Man

Limit of Indemnity: £10,000,000
Indemnity to Principal: Included
Territorial Limits: Worldwide
Jurisdiction: Worldwide

In some circumstances, such as non-payment of any premiums due, cancellation may occur before the natural expiry date of the policy. We would be pleased to confirm the present position upon request.

Yours sincerely,

Mike McCormack

Director

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