

To Whom It May Concern  
Public & Products 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 eligible Members of the association.

Policyholder: The Independent Society of Musicians  
Insured Members: Standard, 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: Hiscox Insurance Company Limited  
Policy Number: 8541722  
Period of Insurance: 12 months in respect of any membership with a commencement date from 1<sup>st</sup> August 2024 to 31<sup>st</sup> July 2025 inclusive

#### Public Liability Insurance

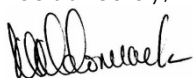
Eligible Members: Members domiciled in the United Kingdom, the Channel Islands or the Isle of Man  
Limit of Indemnity: £10,000,000  
Indemnity to Principal: Included  
Use of Fire & Pyrotechnics: Excluded  
Height Limit: None  
Territorial Limits: Worldwide  
Jurisdiction: Worldwide

#### 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; or  
£5,000,000 in respect of North American claims  
Indemnity to Principal: Included  
Territorial Limits: Worldwide  
Jurisdiction: Worldwide

In some circumstances 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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