

Schedule for Your Professional Indemnity Miscellaneous Professions policy

Produced on 26 September 2018

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NEW BUSINESS

Introduction

This schedule forms part of Your policy. Please keep it safe in Your policy folder.

Schedule contents

Policy details	Useful information about Your policy.
Details of cover	Details of Your cover including the Excess, Limit of Indemnity and any endorsements applying to this policy, so please check the details carefully.

Policy details

Policy number	25224707 LAL
Effective date	1 January 2019
Policy expires	31 December 2019
Renewal date	1 January 2020
Annual premium	£15,000.00
Premium due inclusive of Insurance Premium Tax	£16,800.00
Insurance Premium Tax	£1,800.00

Important (Material Circumstances)

If the information in The Schedule is incorrect or incomplete, or if the insurance does not meet Your requirements, please tell Us as soon as possible.

You are reminded of the need to tell Us immediately of any circumstances or changes which We would take into account in Our assessment or acceptance of this insurance as failure to disclose all relevant circumstances may invalidate Your policy, or may result in the policy not operating fully.

Your annual insurance premium may include an amount or amounts for additional services. There may be a charge if the premium is being collected by instalments. Please read Your documentation carefully to ensure You know how much You are paying in total.

If there are any direct debit payment defaults during the policy year, a £15 charge will be applied to Your policy.

Contact details

Policyholder	Individual registered members of the Musicians' Union who are permanently Resident in Great Britain, Northern Ireland, The Channel Islands or the Isle of Man
	60-62 Clapham Road London SW9 0JJ

Your Insurance Adviser	HENCILLA CANWORTH LTD SIMPSON HOUSE 6 CHERRY ORCHARD ROAD CROYDON CR9 6AZ
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**Details of Cover -
Professional Indemnity
Insurance for
Miscellaneous
Professions**

The Business: Lecturing on and teaching music
Period of Insurance: 1 January 2019 to 31 December 2019
Limit of Indemnity: £1,000,000
Fee Income: £7,238,000

Additional Cover

Payment for Court Attendance:	£500	per person per day, subject to a maximum of
	£15,000	in any one Period of Insurance
Representation Costs:	£15,000	in any one Period of Insurance

Excess

£1,000 in respect of all work

Endorsements Applicable

Special Endorsement 1

The limit of indemnity in respect of any one member is £1m in the aggregate

Special Endorsement 2

Exception 2 is deleted in its entirety and replaced by the following :

We will not provide indemnity in respect of any Claim arising directly or indirectly from or caused by

- 1 any Bodily Injury;
- 2 any loss of or damage to property unless arising from any actual or alleged breach of duty in the performance of Your Business.

Special Endorsement 3:

The Bodily Injury definition is deleted in its entirety and replaced with the following;

Any injury including death or physical injury