Making Music Commercial Combined

Welcome to Covéa Insurance. You should read this Schedule in conjunction with your policy. These details are a record of the information provided to Covéa Insurance. It is also essential that you read all the clauses applying to your quotation as these contain important information that may affect your policy cover.

POLICY SCHEDULE **Policy Number: MMCCILSHAN**

Type:	Silver Policy Custom Cover – increased turnover £175,000
Policy Wording:	Making Music Commercial Combined
Policyholder:	Handbell Ringers of Great Britain inc.HRGB Promoti
Policyholder's Postal Address:	106 Forest Road, Loughborough, Leicestershire, LE11 3NR
Business:	Music Society, Performing Group and/or Music Promoter
Agent Details:	
Name:	Advisory Insurance Brokers Limited t/as Finch Insurance Brokers
Address:	53a Crockhamwell Road, Woodley, Reading RG5 3JP
Phone Number:	Tel: 0118 334 8868
Email Address:	Email: makingmusic@finchinsurance.co.uk
Period of Insurance:	**From** 1st January 2024 **To** 31st December 2024 Both days inclusive, Local Standard Time

Section 1: Public Liability	Operative
Section 2: Products Liability	Operative
Section 3: Employers' Liability	Operative
Section 4: Directors and Officers Liability	Operative
Section 5: Money and Assault	Operative
Section 6: All Risks	Operative
Section 7: Cancellation and Abandonment	Operative
Section 8: Property Damage	Not Operative

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Description	Limit of Indemnity
Section 1: Public Liability	£5,000,000
Excess:	£250
Section 2: Products Liability	£5,000,000
Excess:	£500
Section 3: Employers' Liability	£10,000,000
Section 4: Directors' and Officers' Liability in respect of any claim first made against you and notified to us during the period of insurance	£100,000
Excess:	£250

Description	Sum Insured
Section 5: Money and Assault	
(a) Loss of Non-Negotiable Money	£250,000
(b) Loss of Negotiable Money:	
(i) in transit, in your personal custody or in the custody of any authorised Employee or in a bank night safe	£2,000
(ii) on the Premises during Business Hours	£2,000
(iii) on the Premises out of Business Hours contained in locked safe(s)	£2,000
(iv) on the Premises out of Business Hours not contained in locked safe(s)	£300
(v) in your home or in the home of any authorised Insured Person	£1,000
occurring within the Territorial Limits	
(c) loss of:	
(i) Negotiable Money and travellers cheques	£1,250
(ii) Negotiable Money in collection tins and envelopes	£50
occurring anywhere in Europe.	
Excess:	£250

Section 6: All Risks
Anywhere within the Territorial Limits or Europe

Contents

The following property used solely in connection with Your Business, belonging to You or for which You are legally responsible:

a) musical instruments, items on loan, musical scores including temporarily hired or borrowed b) machinery and plant, trade and office furniture c) fixtures, fittings, blinds and signs, alterations and decorations d) patterns, models, moulds, plans and designs	£20,000 (maximum any one item £5,000)

e) deeds, documents, manuscripts, business books and computer system records
f) all other contents including curios and pictures
g) Personal Effects not exceeding £250 any one person but excluding any property which is more specifically insured
h) Money not exceeding £1,000
i) wines, spirits and tobacco held for entertainment purposes not exceeding £500
j) Tenants Improvements

Excess:	£100
Section 7: Cancellation and Abandonment	£2,500
Excess:	£250

Section 8: Property Damage

Risk Address: None

	Declared Value	Sum Insured
Buildings	Not Insured	Not Insured
Contents	Not Insured	Not Insured
Computer Equipment	Not Insured	Not Insured
Stock	Not Insured	As shown for Declared Value
Specified Stock	Not Insured	As shown for Declared Value
Tenants Improvements	Not Insured	Not Insured
Any other Contents	Not Insured	Not Insured
Total	Not Insured	Not Insured

Excess: £250

Premium:	Insurance Premium (ex-IPT)	£158.01
	Insurance Premium Tax (IPT)	£18.96
	Total Amount Payable	**£176.97**

ENDORSEMENTS APPLICABLE TO YOUR POLICY: None

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CERTIFICATE OF EMPLOYERS' LIABILITY INSURANCE (a)

(Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 1998 (the Regulations), one or more copies of this certificate must be displayed at each place of business at which the policyholder employs persons covered by the policy)

Policy Number MMCCILSHAN

1) Name of Policyholder	Handbell Ringers of Great Britain inc.HRGB Promoti
2) Date of commencement of insurance	1st January 2024
3) Date of expiry of insurance	31st December 2024

We hereby certify that subject to paragraph 2 :-

1. the policy to which this Certificate relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, the Isle of Man, the Island of Jersey, the Island of Guernsey and the Island of Alderney **(b);** and

2. the minimum amount of cover provided by this policy is no less than £5 million **(c)**

Signed on behalf of Covea Insurance plc (Authorised Insurer)

Chief Executive Officer

Notes:

(a) Where the employer is a company to which regulation 3(2) of the Regulations applies, the certificate shall state in a prominent place, either that the policy covers the holding company and all its subsidiaries except any specifically excluded by name, or that the policy covers the holding company and only the named subsidiaries.
(b) Specifically applicable law as provided for in regulation 4(6) of the Regulations.
(c) See regulation 3(1) of the Regulations and delete whichever of paragraphs 2(a) or 2(b) does not apply.
Where 2(b) is applicable, specify the amount of cover provided by the relevant policy.

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