

Public Liability and Personal Accident Insurance

Insurance Product Information Document
Company: Allianz Insurance plc

Product: Public Liability and
Personal Accident Cover

Allianz Insurance plc (Registered in England No. 84638), Registered office address: 57 Ladymead, Guildford, Surrey, GU1 1DB, United Kingdom. Allianz Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register No. 121849.

This document provides a summary of the key information relating to public liability and personal accident insurance cover. Your schedule will show whether you have selected this cover and the levels you have selected. You can find full information by reading your Certificate of Insurance and the policy's Terms and Conditions.

What is this type of insurance?

You can choose to cover either Public Liability, Personal Accident or both – details are contained within the Terms and Conditions booklet. These products can be purchased separately to the Music Protect product. Your Certificate of Insurance will show which section(s) and levels of cover you have selected. We will provide this insurance providing you pay your premium.

What is insured?

We've explained the sections of cover that we believe are most important to the majority of our customers.

- ✓ **Public Liability** – if property is damaged, or someone is killed, injured or falls ill as a result of an accident which occurs due to your musical activities or products/merchandise you sell, this insurance covers the legal costs and expenses and the claimant's compensation.
The maximum we will pay for Public Liability is the amount shown on your Certificate of Insurance.
- ✓ **Personal Accident** – if at any time during the period of insurance you suffer accidental bodily injury. The amounts we will pay under this section are shown in your schedule. Cover is in place where the following occur: death, loss of sight in one or both eyes, loss of hearing, loss of limb, permanent or temporary total disablement as a result of an accidental bodily injury.
Your policy provides other sections and levels of cover, details of these can be found in your Certificates of Insurance and Terms and Conditions.
- ✓ This insurance includes access to a legal helpline to give advice 24 hours a day, 365 days a year, on any personal legal matter or legal matter relating to your musical profession.

What is not insured?

We've explained what we believe are the most significant costs not covered by the policy. There are other costs not covered and you need to read the full Terms and Conditions to understand the cover under your policy.

- ✗ Any claim in any way caused or contributed to by your participation in any sports activities, recreational or competitive cycling on or off-road.
- ✗ Any claim in any way caused or contributed to from ownership, possession, sale or use of motorised vehicles, yachts or motorised waterborne craft, airborne craft of any description, drones, animals and firearms and weapons.
- ✗ Any claim for any section arising out of your employment in certain occupations including law enforcement, defense, cleaning or working at height. For a full list of excluded occupations, please read the Terms and Conditions
- ✗ Any claim for any section arising out of you: welding, grinding or cutting; or working at a height of more than 1.8m above ground level

Section A – Public Liability

- ✗ The first £50 of each and every claim arising from damage to third party property.
- ✗ Any compensation, costs, expenses or benefits if you are aged under 16 years or over 85 years.
- ✗ Any compensation, costs and expenses:
 - Resulting from loss or damage to property which belongs to or is in the care, custody or control of you, your employee or a member of your family or household.
 - For the death, injury or illness of an employee or a member of your family or household.
 - Arising from or due to ownership, possession or use of motorised vehicles, yachts or motorised waterborne craft, airborne craft of any description, animals and firearms and weapons.

Section B – Personal Accident

- ✗ More than the maximum benefits for benefits 1 – 6 of the benefits table or any other sum insured on the schedule for any one insured person.
- ✗ More than one benefit under benefits 1 – 4 of the benefits table in respect of any one insured person for injuries arising from the same loss.

Are there any restrictions on cover?

We've explained what we believe are the most significant restrictions of the policy. There are other restrictions and you need to read the full Terms and Conditions to understand the cover under your policy.

- ! Where Public Liability is shown on your Certificate of Insurance, this policy provides cover for the person/people named, when they are performing, rehearsing, auditioning, teaching either at their home/premises, the pupil's home or a public place, loading and unloading the musical equipment/instruments and setting up prior to, and clearing away after, a performance/gig, also when they are involved in music production, editing, composing, mastering and recording. Where Personal Accident cover is shown on your Certificate of Insurance, this policy provides cover for the person/people named, if they suffer accidental bodily injury during the period of insurance, which directly or indirectly of any cause results in death, loss of sight, loss of limb, loss of hearing, temporary or permanent total disablement.



Where am I covered?

- ✓ This policy covers you in the United Kingdom and Europe (see Terms and Conditions Definitions) for Public Liability and anywhere in the world for Personal Accident.



What are my obligations?

We've explained what we believe are the most significant obligations. There are also other obligations and you will need to read the Terms and Conditions to understand these.

Section A – Public Liability

- You agree to tell us or help us find out all the circumstances of an incident that results in a claim, provide written statements and go to court if needed.
- You must immediately send us any writ, summons or legal documents you receive and you must never reply to any of these.
- You must inform us immediately of any impending prosecution, inquest or fatal inquiry or civil proceedings.
- You must not admit responsibility, agree to pay any claim or negotiate with any other person following an accident.

Section B – Personal Accident

- If you are injured you must get medical attention as soon as possible.
- You agree that we may appoint our own medical advisors to examine you as often as we require.



When and how do I pay?

You can choose to pay by monthly direct debit, annual direct debit or as a single payment. You can find these details on your Certificate of Insurance once you've purchased the policy.



When does the cover start and end?

Your cover will start and end on the dates you requested. You can find these details on your Certificate of Insurance.



How do I cancel the contract?

You can cancel your policy at any time by calling us on 0344 391 4037 or writing to us at Allianz Musical Insurance, Great West House (GW2), Great West Road, Brentford, Middlesex, TW8 9DX, United Kingdom or musicalinsurance@allianz.co.uk.

You have the right to cancel this policy within 14 days of the start date or receipt of this policy document with your policy schedule, whichever is later. If you cancel within this 14 day cancellation period you will receive a full refund of any premium paid. If you have made a total loss claim you will not receive a refund of the premium paid. You can cancel your policy at any time after the 14 day period and we will give you a refund of the money you have paid for the period of cover after the cancellation date.