

MUSICOVER

**Comprehensive insurance cover for all
Musical Instruments & Accessories.**

(Underwritten by Certain Underwriters at Lloyds)

Insurance arranged by
Golden Valley Insurance Services
The Olde Shoppe,
Ewyas Harold,
Herefordshire, HR2 0ES.

Tel: 01981-240536 or 241062

Fax: 01981-240451

Email: gvinsurance@aol.com

Summary of Cover

Fire, theft and allied perils -- accidental damage, theft, fire, storm, flood, lightning, explosion, earthquake, riot, vandals, civil commotion, malicious damage and fallen trees. (New for old providing you have insured at full replacement value.)

Personal Accident -- covers bodily injury resulting in death or disablement as a direct result of activities involving the use of the insured equipment.

-- Death, or loss of 2 limbs, or loss of sight in both eyes, or loss of 1 limb & 1 eye £5000
-- Loss of 1 limb, or loss of sight in 1 eye.....£2500

Legal Expenses -- providing £25,000 of cover for pursuing claims for damages for personal injury (including injuries sustained in motor accidents where you are a passenger), disputes with suppliers of purchased goods, civil claims arising from contractual disputes for selling goods etc. Free legal advice line on personal legal problems, tax advice, medical information, veterinary assistance and domestic emergencies. (Underwritten by DAS Legal Expenses Insurance Co. Ltd.)

NO CLAIMS BONUS

1st year -- 5% 2nd year -- 10% 3rd year -- 15%

WHAT CAN I INSURE UNDER MUSICOVER?

All musical instruments, sound/audio equipment, electronic instruments, computers and other associated items (e.g. lighting, wardrobe, film & video equipment, records, tapes, sheet music etc.)

Your Guarantee

When you receive your insurance policy, if you are not completely happy with the terms and conditions, just return it to us within 14 days for a full refund of all monies paid, providing of course that you have not made a claim.

*An insurance designed
by a musician for musicians
catering
for amateur, semi-pro and
professionals.*

** RATES PER YEAR**

Sum Insured	UK	UK/Europe
1.000	28.35	33.61
1.500	38.85	46.72
2.000	49.35	59.85
2.500	59.85	72.97
3.000	70.35	86.11
3.500	80.85	99.22
4.000	91.35	112.35
4.500	101.85	125.47
5.000	112.35	138.61
6.000	133.35	164.85
7.000	154.35	191.11
8.000	175.35	217.35
9.000	196.35	243.61
10.000	217.35	269.85

(Insurance Premium Tax levied by the Government @ 5% is included)

(Deduct 50% from the above UK prices if the equipment to be insured never leaves your home premises)

More than £10,000 worth? Give us a call for a quote.

Temporary overseas use:- Give us a call and we can extend cover for the time being spent abroad. Modest extra cost.

*Equipment is covered at home, out and about and also whilst in a vehicle away from home. Peace of mind, wherever you are. **No cover overnight in a vehicle whilst it is at your home premises.***

EXCESSES

In the event of a claim, you have to pay:-

10% of the total claim with the exception of **theft from vehicles**, when you will have to pay **20%** of the claim value.

SECURITY

Vehicles must be kept locked when unattended. The Insurers reserve the right to require additional security measures, if necessary, for premises or vehicles but you would be advised in advance for approval if that were to be the case.

CLAIMS PROCEDURE

All claims must be notified to Golden Valley Insurance within 14 days of the occurrence and a claim form will be sent to you. Claims are settled by replacement equipment, wherever practicable, and underwriters reserve the right to appoint loss adjusters, if appropriate. *Insurers share information with each other to prevent fraudulent claims, and for underwriting purposes, via the Comprehensive Loss Underwriting Exchange Register, operated by Insurance Database Services Ltd. In dealing with your application, we may search this register.*

To go ahead, please complete the form overleaf and return it to us with the premium payment by whichever method you prefer.

(Valid for insurances incepted from January 2005 onwards)

