

Reference: 35331811

POLICY SCHEDULE



THE INSURED	North East Soiree C/o Mr Gordon Callander
ADDRESS	12 Marske Way Spennymoor Co. Durham DL16 7FL
DATE ISSUED	14/01/2019
POLICY NUMBER	35331811
WORDING	8733-WD-HSP-UK-HAR(6)
UNDERWRITTEN BY	Hiscox Underwriting Ltd on behalf of Hiscox Insurance Company Ltd

Period of Insurance (both dates inclusive)

FROM	20/01/2019
TO	19/01/2020

PREMIUM AND FEE	£165.10 (this includes a broker policy admin fee of £35.00)
INSURANCE PREMIUM TAX	£19.81
TOTAL AMOUNT PAID	£184.91



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Musical Instruments Property

Insured Equipment	Details	Geographical Limits	Unattended Vehicle Cover	Excess each and every loss (£)	Amount Insured (£)
1. Various Band instruments	Band instruments and equipment owned / responsibility of North East Soiree	Worldwide	No	NIL	£0.00

Endorsements

Clause 6045.0 ATTENTION - Unattended vehicle cover

Public Liability

A limit of indemnity of £5 million applies to each and every occurrence, defence costs in addition other than for pollution or for products to which a single aggregate policy limit including defence costs applies. The geographical limits are Worldwide and the applicable courts are United Kingdom and the Republic of Ireland. A £250 excess will apply, except for the USA and Canada where a £2,500 excess applies. All Public Liability excesses apply to each and every loss in respect of third party property damage only.

Where cover is extended for USA and Canada applicable courts, the limit of indemnity applies in the aggregate including defence costs.

For criminal defence costs, a special limit of £100,000 applies in the aggregate. For pollution defence costs, a special limit of £100,000 applies in the aggregate. These special limits are included within and not in addition to the overall limit insured above.

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The General Terms of this policy and the terms, conditions and exclusions of the relevant sections all apply to this endorsement except as modified below:

Content Clauses in full

Clause 6045.0 ATTENTION - Unattended vehicle cover

If Unattended Vehicle Cover is marked as "Yes" on this policy schedule. Please note that we will not make any payment for damage caused to your insured equipment or your musical accessories while left in any unattended vehicle unless you have taken all reasonable steps to ensure that the insured equipment and musical accessories are completely hidden within the vehicle or in a luggage compartment or locked boot and all security measures on the vehicle are put into full and effective operation.

Clauses - applicable to the whole policy

Data Protection Act

By accepting your policy, you consent to us and the Hiscox group of companies (collectively referred to as Hiscox) using the information we may hold about you or others related to your policy for the purposes of providing insurance and handling claims, if any, and to process sensitive personal information about you or others related to your policy where this is necessary (for example health information or criminal convictions). This may mean Hiscox has to give some details to third parties involved in providing insurance cover. These may include insurance carriers, third-party claims adjusters, fraud detection and prevention services, third party service providers, reinsurance companies, insurer tracing offices and insurance regulatory authorities. Where such sensitive personal information relates to anyone other than you, you must obtain the explicit consent of the person to whom the information relates both to the disclosure of such information to us and its use by Hiscox as set out above. The information provided will be treated in confidence and in compliance with all relevant regulation and legislation. You or others related to your policy may have the right to apply for a copy of this information (for which Hiscox may charge a small fee) and to have any inaccuracies corrected.

For training and quality control purposes, telephone calls may be monitored or recorded.

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Information About Insurers

This policy is underwritten by Hiscox Underwriting Limited on behalf of the insurers listed below.

Name	Hiscox Underwriting Limited
Registered Address	1 Great St. Helen's London EC3A 6HX United Kingdom
Company Registration	Registered in England number 02372789
Status	Authorised and regulated by the Financial Conduct Authority

Insurers

These insurers provide cover as specified in each section of the schedule.

Name	Hiscox Insurance Company Limited
Registered Address	1 Great St. Helen's London EC3A 6HX United Kingdom
Company Registration	Registered in England number 00070234
Status	Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority

Complaints Procedure

Our aim is to ensure that all aspects of your insurance are dealt with promptly, efficiently and fairly. At all times we are committed to providing you with the highest standard of service. If you have any concerns about your policy or the handling of a claim you should, in the first instance, contact New Moon customer relations either in writing at:

Customer Relations
New Moon Insurance Services Ltd
The Pantiles Chambers
85 High Street
Royal Tunbridge Wells
Kent
TN1 1XP

Or by telephone on +44 (0)845 072 8535 or by email to: enquiries@newmooninsurance.com

Or in the second instance, contact Hiscox customer relations either in writing at:

Hiscox Customer Relations

The Hiscox Building

Peasholme Green

York

YO1 7PR

Or by telephone on +44 (0)800 116 4627 or +44 (0)1904 681 198 or by email to:

customer.relations@hiscox.com

Complaints that cannot be resolved may be referred to the Financial Ombudsman Service or your local Ombudsman. Further details will be provided at the appropriate stage of the complaints process. This complaint process is without prejudice to your right to take legal proceedings.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). If we cannot meet our obligations you may be entitled to compensation from the scheme. Full details are available at www.fscs.org.uk

Using your personal information

Hiscox is a trading name of a number of Hiscox companies. The specific company acting as a data controller of your personal information will be listed in the documentation we provide to you. If you are unsure you can also contact us at any time by telephoning 01904 681198 or by emailing us at dataprotectionofficer@hiscox.com

We collect and process information about you in order to provide insurance policies and to process claims. Your information is also used for business purposes such as fraud prevention and detection and financial management. This may involve sharing your information with, and obtaining information about you from, our group companies and third parties such as brokers, loss adjusters, credit reference agencies, service providers, professional advisors, our regulators or fraud prevention agencies.

We may record telephone calls to help us monitor and improve the service we provide.

For further information on how your information is used and your rights in relation to your information please see our privacy policy at www.hiscox.co.uk/cookies-privacy.