



**Amlin Underwriting Services Limited
St Helen's, 1 Undershaft, London EC3A 8ND**

This is a summary and does not contain the full terms and conditions of the cover. If insurance is arranged a Cover Note will be issued containing the full terms and conditions. It is important that you read the Cover Note and full wording carefully when you receive it.

Name of the insurance undertaking

This insurance is underwritten by Syndicate 2001 at Lloyd's, which is wholly owned and managed by Amlin Underwriting Limited whose registered address is St. Helen's, 1 Undershaft, London EC3A 8ND. Amlin Underwriting Limited is authorised and regulated by the Financial Services Authority and its registration number is 204918. It is also registered with the Society of Lloyd's and its number is 01901D.

Type of Cover - Amlin Underwriting Services Limited Mechanical Music Cargo Insurance Summary

The policy is a Marine Cargo insurance policy. Cover is provided for all risks of loss or damage to the subject matter insured in accordance with Institute Cargo Clauses (A), and other relevant Institute Clauses (copies available on request), subject to exclusions including those shown below.

Main Characteristics and Benefits

Cover is provided for all risks of loss or damage to the subject matter insured, subject to exclusions including those shown below.

- The Cover includes the risks of loading and unloading.
- Unlimited number of transits per annum are included in respect of transits from Assured premises in the United Kingdom and / or EU countries to exhibitions, fairs, functions, rallies, venues of formal entertainment and venues specially approved by local councils, including whilst there and return.
- If required, goods can be insured at the Owner's premises and/or at exhibitions up to £250,000 without application of an Alarm Warranty.
- The Owner may increase (or decrease) the total value of their goods up to the sum of £5,000 without additional premium provided that renewal is effected through T&R (Insurance Services) Limited and provided the renewal schedule reflects all such changes made during the policy period.
- Whilst located at Owner's premises goods are covered against 'All Risks'.

Significant and unusual exclusions or limitations

The Cover excludes wear, tear, gradual deterioration, moth and/or vermin.

Underwriters are not liable for loss or damages resulting from theft or attempted theft from any unattended vehicle or trailer unless all doors, windows and other points of access have been securely locked and fastened; all keys are removed; and any security devices correctly set to operate.

It is a warranty of the insurance that if the goods are left unattended overnight it shall be kept securely locked in an approved and securely controlled compound or garage with all windows and openings closed and fastened.

The following exclusions/limitations should also be noted:

- (a) Loss damage or expenses caused by inherent vice or nature of the subject matter insured.
- (b) Insufficiency or unsuitability of packing or preparation of the subject-matter.
- (c) In the event of a claim for loss or damage to any part or parts, the amount recoverable shall not exceed such proportion of the cost of replacement of the part or parts lost or damaged as the insured value bears to the value of a new machine, plus additional charges for forwarding and refining the new part or parts.
- (d) No claim is to attach to the Cover for damage to the goods insured which may be sustained whilst the goods are under any process, and directly resulting there from.
- (e) An Alarm Warranty applies when goods are insured at the Owner's premises and/or at exhibitions valued over £250,000.
- (f) Excluding all transits except in respect of transits from Assureds premises in the United Kingdom and / or EU countries to exhibitions, fairs, functions, rallies, venues of formal entertainment and venues

specially approved by local councils and return.

Please note the above is only a summary of the significant exclusions and limitations. On acceptance of the insurance you will be provided with a certificate and summary wording. A copy of the full wording is available at all times.

Duration of Policy

The policy commences from the time the Owner instructs T&R (Insurance Services) Limited to proceed with the policy, and T&R instruct Underwriters accordingly, and continues for 12 months period (or other periods as may be specifically agreed).

Cancellation rights

You may cancel your insurance without penalty for any reason within 14 days of the receipt of your Cover Note PROVIDED THE INSURANCE HAS NOT COMMENCED, whereby your right to cancel ceases and you will be charged the full premium for the insurance. To cancel you must contact, in writing, the office of T&R INSURANCE SERVICES LIMITED, 3 Chichester House, 45 Chichester Road, Southend-on-Sea, Essex, England SS1 2JU, who issued your insurance Cover Note.

Underwriters may cancel your insurance at any time by giving you 30 day's notice of cancellation in writing to your last known address, and the premium shall then be adjusted on a pro-rata basis.

Notification of Claims

Please note that all claims are handled on behalf of the Insurer by Amlin Underwriting Services Limited at the above address. In the event of loss, you will need to contact T&R (Insurance Services) Limited or Amlin Underwriting Services Limited.

Complaints

If you feel that you need to submit a complaint to us, please direct the complaint to the Agency Compliance Manager of Amlin Underwriting Services Limited at St Helen's, 1 Undershaft, London EC3A 8ND.

If you are not satisfied at any time with our response you may refer your complaint to Policy & Market Assistance, Lloyd's Market Services, One Lime Street, London EC3M 7HA, Tel: 020 7327 5693; Fax: 020 7327 5225; e-mail: complaints@Lloyds.com.

Or you may ask the Financial Ombudsman Service to review your case without affecting your statutory rights.

Premium

All premiums received by Amlin Underwriting Services Limited are held by us as agent of the Insurer.

Law

Unless some other law is agreed in writing, your insurance wording is governed by the laws of England.

Language

Unless otherwise agreed in writing, the language of your insurance wording and any communication throughout the duration of the contract will be in English.

Data Protection

To consider your request for insurance cover or administer subsequent dealings in respect of your insurance we must process your personal data and where appropriate your 'sensitive' personal data and in doing this we will comply with the provisions of the Data Protection Act 1998. For these purposes the Data Controller is Amlin Underwriting Services Limited.

Unless required by Law or as necessary to effect or administer your insurance none of your personal data (even if not 'sensitive') will be disclosed without your consent to any person or organisation, or used for any purpose.