

Musical Instrument

Proposal



Arranged by Dolmen Insurance Brokers

The questions on this form will usually provide us with sufficient information to underwrite this insurance. However, you have a duty to disclose all material facts which are likely to influence the acceptance and assessment of this proposal. A material fact is one which would influence the Company in arriving at a decision to accept, cost or reject this proposal. *Please read the declaration below carefully.*

USE BLOCK CAPITALS THROUGHOUT. TICK BOXES WHERE APPROPRIATE. USE A SEPARATE SHEET IF ANSWER SPACE IS INSUFFICIENT.

You the Proposer

Name (Mr/Mrs/Ms/Miss)

Occupation Date of Birth

Address
Telephone Number

Inception Date of Cover

Schedule of Musical Instruments, Bows and Cases to be insured.

Please give full description and maker of each musical instrument.

NB. Written evidence of current value and title is required when cover commences for all items worth more than €3,000

1.	€
2.	€
3.	€
4.	€
5.	€

General Questions

1. Do you require cover for any item to be restricted to your private residence? Yes No If 'Yes', state Item Numbers

2. Are all instruments in good condition? Yes No

If 'No', please give details

3. Will they be kept in suitable cases? Yes No

If 'No', please give details

4. Have you made a claim or suffered a loss in respect of any instrument? Yes No

If 'Yes', please give details

5. Has any insurer ever declined to accept or renew the insurance now proposed? Yes No

If 'Yes', please give details

6. Are you likely to reside outside of the country for more than TWO consecutive months in any one year? Yes No

7. State with which type of Orchestra, Ensemble, etc you play and at which type of venue.

Declaration

I/We declare that to the best of my/our knowledge and belief, this Proposal form has been correctly completed and all material facts have been disclosed.

I/We agree (a) to maintain the sums insured under the policy at not less than the current replacement cost of the items insured. (b) that this proposal shall be incorporated into the contract between me/us and Royal & Sun Alliance Insurance plc

Signature

Date

Musical Instruments are delicate and expensive pieces of equipment. So you need to make sure they are fully insured wherever they are.

Royal & SunAlliance Musical Instrument Policy has been designed to provide All Risk cover worldwide, for that extra peace of mind.

Musical Instrument Cover

Features

- The policy provides cover against accidental loss or damage, including fire and stealing.
- Worldwide cover is included at no extra cost, irrespective of how long you are away from home.
- The policy is ideal for both amateur and professional musicians with one or several instruments.

- If your instrument is damaged, you will be covered for the cost of repair and any resulting depreciation. If the instrument is totally lost or destroyed, you will be covered for the cost of replacement with no deduction for wear and tear or depreciation.
- We understand the intricacies of musical instrument design and manufacture and appreciate that special skills must be used in their repair.
- The policy provides wider cover than a typical Household Insurance policy.

Basis of Settlement

Repair and replacement are covered by the policy provided the Sum Insured for each item is adequate and the work is carried out without delay.

If you choose not to replace an item which has been totally lost or destroyed, you will receive the market value of the item limited to the Sum Insured.

Period of Cover

Cover normally commences as soon as the proposal is accepted by Royal & SunAlliance. In cases of URGENCY cover may be granted over the telephone, subject to a cheque for the full premium and the completed proposal form being posted to us immediately.

We do not accept cover

1. Electronic instruments and equipment or drum kits used in connection with Pop or Rock music.
2. Loss or damage caused by or arising from:
 - a) wear, tear, rusting, corrosion, vermin, insects, rot, fungus or any gradually operating cause.

- (b) any process caused by cleaning, repairing, restoring, renovating or dyeing any article.
 - (c) electronic, electrical or mechanical breakdown, derangement or computer failure or breakdown.
 - (d) Climatic and/or atmospheric conditions and/or extremes of temperature.
3. Breakage of strings and/or reeds and/or drumheads.
 4. Confiscation, detention, nationalisation or requisition by any authority.
 5. Stealing by any person or persons to whom the property is entrusted.
 6. Loss or damage by stealing from a motor vehicle unless the property is stolen from the locked boot following forcible and violent entry into a securely locked vehicle.
 7. Riot, civil commotion, earthquake or volcanic eruption outside the Republic of Ireland, Great Britain, Northern Ireland, the Isle of Man or the Channel Islands.
 8. Radioactive contamination or sonic booms
 9. War
 10. Loss by deception.

Important Information

We are pleased to provide you with the following information which you should be aware of before concluding a contract of insurance with us.

Law applicable to Contract

Under relevant European (Third EU Non-Life Insurance Directive) and Irish law the parties to a proposed contract of insurance (Royal & SunAlliance and you, the Proposer) are free to choose the law applicable to that contract. We propose that Irish law will apply to the contract.

The insurer with which your contract will be concluded is Royal & Sun Alliance Insurance plc which is established in Ireland.

Complaints Procedure

We are anxious to provide the highest quality of customer service at all times. Therefore, if you have any complaint about your insurance contract, you should contact either the insurance intermediary who arranged the policy for you or the branch of Royal & SunAlliance which issued the policy.

If the complaint is not resolved to your satisfaction, you may write to the Manager, Personal Insurance Services, Royal & SunAlliance, 13-17 Dawson Street, Dublin 2.

If you are still dissatisfied, you may contact:

- The Insurance Information Service of the Irish Insurance Federation at 39 Molesworth Street, Dublin 2. Tel: 01-676 1820
- The Insurance Ombudsman of Ireland at 32 Upper Merrion Street, Dublin 2. Tel: 01-662 0899

(This service is available only to personal policyholders).

Following the above procedures does not in any way affect your right to take legal action.



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Royal & SunAlliance, 13-17 Dawson Street, Dublin 2. Telephone: (01) 677 1851. Facsimile: (01) 671 7625.

Royal & Sun Alliance Insurance plc. Registered in England and Wales No 93792.

Registered Office: St Mark's Court, Chart Way, Horsham RH12 1XL.

Registered in the Republic of Ireland No 903697.