

# 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. You can find full information by reading your policy schedule and your policy wording.

## What is this type of insurance?

This is a Public Liability and Personal Accident insurance policy. You can choose to cover either Public Liability, Personal Accident or both. These products can be purchased separately to the Music Protect product. Your policy schedule will show which section(s) and levels of cover you have selected. We will provide this insurance providing you continue to pay your premium.



### What is insured?

Shown below are the sections of cover that we believe are most important to the majority of our customers. Full details of your coverage is shown on your policy schedule and within your policy wording

#### ✓ Section A - Public Liability

This will cover you against the legal liability to pay compensation and claimants costs and expenses following any accidental injury to any person or damage to material property as a result of your musical activities or the merchandise you sell. The damage or injury must occur within the geographic limits of the policy and during the period of cover. The maximum we will pay for Public Liability is the amount shown on your policy schedule.

#### ✓ Section B - Personal Accident

This will provide financial benefits for an insured person who suffers an accidental bodily injury within the period of cover. The financial benefits we will pay are shown within the scale of compensation table within your policy wording. Cover is in place where the following occurs as a result of an accidental bodily injury:

- ✓ Death
- ✓ Temporary total disablement
- ✓ Permanent total disablement
- ✓ Permanent partial disablement

Cover for death, permanent total disablement and permanent partial disablement are defined non-weekly benefits paid in a lump sum. Cover for temporary total disablement is calculated based on your musical income and will be paid as a weekly benefit. Full details can be found within your policy wording. The benefit level selected will be shown on your policy schedule and will link to the scale of compensation table.

#### Section B - Personal Accident Cover Extensions

This insurance will automatically cover the following unless otherwise stated on your policy schedule:

- ✓ Bereavement Counselling - £1,000
- ✓ Trauma Counselling - £1,000
- ✓ Independent Financial Advice - £500
- ✓ Modification Expenses Benefit - £1,000
- ✓ Optical Expenses - £500
- ✓ Physiotherapy Expenses - £1,000
- ✓ Travel To Hospital Expenses For Family - £500
- ✓ Return To Residence From Hospital Expenses - £500

Please read your policy wording to understand the full limits of these extensions.

#### Free Legal Cover

- ✓ 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?

Shown below are 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 policy wording and policy schedule to understand the cover under your policy.

- ✗ Any claim for any section of this policy arising out of or consequent upon or contributed to directly or indirectly by:
  - cycling, sport and fitness activities
  - use of an e-scooter, e-bike, segway or other powered personal transporters either on or off-road.
  - Use of pyrotechnics, illegal drugs or ownership, possession, sale or use of motorised vehicles, yachts or motorised waterborne craft, airborne craft of any description, drones, animals and firearms and weapons
  - War, terrorism, cyber attacks and contagious and infectious diseases
- ✗ Any claim for any section arising out of your employment in certain occupations including security, law enforcement, haulage and construction. A full list of excluded occupations are within your policy wording.

#### Section A – Public Liability

- ✗ The first £50 of each and every claim arising from damage to third party property.
- ✗ Any compensation, costs and expenses in connection with:
  - the organisation, facilitation, hosting, cancellation or failure of any event that has been organised by you.
  - any 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.
  - the death, injury or illness of an employee or a member of your family or household.
  - any injury or damage as a result of pollution and merchandise sales in North America

#### Section B – Personal Accident

- ✗ More than the maximum benefits stated on the scale of compensation table for death, permanent total disablement or permanent partial disablement
- ✗ More than 100% of an insured persons weekly wage for for any accidental bodily injury resulting in temporary total disablement
- ✗ Any claim where the insured person is over the age of 80 at the time of the accidental bodily injury occurring
- ✗ More than one non weekly benefit for any one insured person in relation to any one loss.
- ✗ More than the accumulation limit stated in the policy wording



### Are there any restrictions on cover?

There are other restrictions and you need to read your policy wording and policy schedule in full to understand the cover under your policy.

- ! Where Public Liability cover is selected your policy will provide cover for the person/people named when they are engaging in musical activities. Please see your policy wording to understand the musical activities covered.
- ! Where Personal Accident cover is selected your policy will provide cover for the person/people named, if they suffer accidental bodily injury during the period of cover, which directly and independently of any cause results in death, temporary total disablement, permanent total disablement or permanent partial disablement.



### Where am I covered?

✓ This policy covers you in the United Kingdom and Europe (see policy wording for definitions) for Public Liability and anywhere in the world for Personal Accident.



### What are my obligations?

Shown below are some of what we believe are the most significant obligations. There are also other obligations and you will need to read the policy wording and policy schedule to understand these.

You must remain a UK resident for cover under this policy to apply. If you are likely to reside outside of the United Kingdom for more than 6 consecutive months in any one year you must tell us

#### 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.
- You must provide any proof of income requested and any medical examination report in respect of any claim under this policy.



### 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 within your documentation pack once you've purchased the policy.



### When does cover start and end?

Your cover will start on the date you asked us to activate your insurance and will be in force for 12 months or for the length of time you have requested. You can find these details on your policy schedule



### How do I cancel the contract?

You can cancel your policy at any time by contacting us using the details below;

**Phone:** 0330 100 9903

**Email:** musicalinsurance@allianz.co.uk

**Writing:** Allianz Musical Insurance, P O Box 224, Huddersfield, HD8 1FS, United Kingdom.

If you cancel your policy within 14 days of the start of your policy or the date you receive your policy documents, whichever is later, we will refund your premium in full if you have not made a claim.

If you cancel your policy after 14 days from the start of your policy or the date you receive your policy documents, whichever is later, we will refund any premium you have already paid for the remainder of the current policy year if you have not made a claim during the current policy year. If you have made a claim you will not receive a refund. If your policy is for less than 1 month you will not receive a refund.