Independent Society of Musicians
Members Public & Products Liability Insurance
Confirmation of Cover

Member Details

Member Name:	Caroline Hall
Membership Number:	75414
Membership Category:	Full member
Membership Commencement Date:	7 October 2026

Policy Details

Policyholder:	Standard, Student & Early Career members for the time being of the Independent Society of Musicians
Business Description:	a) Any activity connected to the Member's occupation as a musician (including composing, conducting, mentoring, performing, rehearsing, singing or teaching or as a music professional (including music administrator, music technician, music therapist, music consultant or music publisher) b) Students undertaking a degree level (or equivalent) course in music for activities connected with their studies or any work as a music professional c) The organisation and staging of music performances and pupils concerts d) Any activity undertaken by an ISM local group
Insurer:	Hiscox Insurance Company Limited
Policy Number:	8541722
Period of Insurance:	12 months from the Membership Commencement Date stated above.
Applicable Endorsements:	1) Damage to Property Belonging To A Third Party cover up to £25,000 any one claim; but excluding: - damage to property held in trust by a person other than the insured member - damage to property owned, leased, hired or rented to the insured member - damage where indemnity is provided by another policy - the first £500 of any claim 2) Cover for Personal Service Companies of members 3) Exclusion of work undertaken under a formal partnership arrangement with any party who is not a member of the Independent Society of Musicians

PUBLIC & PRODUCTS LIABILITY INSURANCE

Limit of Indemnity:	£10,000,000
Eligibility:	All eligible members who are normally resident in the United Kingdom, Isle of Man or the Channel Islands
Indemnity to Principal:	Included
Territorial Limits:	Worldwide
Applicable Courts:	Worldwide

Important:

For full terms and conditions please refer to the Policy Document, a copy of which is available to view at www.hencilla.co.uk/unions/independent-society-of-musicians

Insurance Arranged By:

Hencilla Canworth, Simpson House, 6 Cherry Orchard Road, Croydon, Surrey, CR9 6AZ Tel: 020 8686 5050; E-mail: mail@hencilla.co.uk ; Website: www.hencilla.co.uk

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Important:

In some circumstances entitlement to cover may cease before the expiry date shown and confirmation of the present position can be obtained by request via e-mail at membership@ism.org