



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

	Member details
Membership Name: Mi	ss Caroline Hall MISM
Membership Number:	75414
Membership Category:	Full member
Membership Commenc	ement Date: 7 October 2023
	Policy Details
Policyholder:	Full, Student & Early Career members for the time being of the Independent Society of Musicians
Business Description:	<ul> <li>a) Any activity connected to the Assured's occupation as a musician (including composing, conducting, mentoring, performing, rehearsing, singing or teaching or as a music professional (including music administrator, music technicia music therapist, music consultant or music publisher)</li> </ul>
	b) Students undertaking a degree level (or equivalent) course in music for activities connected with their studies or ar 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:	<ol> <li>Damage to property belonging to a third party cover up to £25,000 any one claim; but excluding:         <ul> <li>damage to property held in trust by a person other than the insured member</li> <li>damage to property owned, leased, hired or rented to the insured member</li> <li>damage where indemnity is provided by another policy</li> <li>the first £500 of any claim</li> </ul> </li> <li>Cover for Personal Service Companies of members</li> <li>Exclusion of work undertaken under a formal partnership arrangement with any party who is not a member of the Independent Society of Musicians</li> </ol>
PUBLIC & PRODUCTS	S 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 GI Limited, Simpson House, 6 Cherry Orchard Road, Croydon, Surrey, CR9 6AZ Tel: 020 8686 5050; Fax: 020 8686 5559; E-mail: mail@hencilla.co.uk ; Website: www.hencilla.co.uk
	Hencilla Canworth GI Limited are authorised and regulated by the Financial Conduct Authority
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