

**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 2025

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 Assured'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; Fax: 020 8686 5559; 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