



Your policy has come up for review. This document together with the attached policy wording outlines the basis on which we are able to offer your review. It is our procedure to update policy terms at renewal, details are given in the enclosed document. Please read the documents carefully to ensure that what we are offering meets with your individual requirements. If you currently have a policy payable by direct debit or credit card you do not need to send payment as monies due will be automatically taken from your account in time for the policy review date shown below. If you pay by any other method e.g. cheque, you need to send payment before your policy review date to ensure cover remains valid. If your premium is currently paid by a third party, i.e. a person(s) other than the policyholder, please contact the Renewals Team immediately on 08449 808 921. If you have any queries or if your insurance requirements have changed simply give us a call on 08449 808 921 and ask for the renewals team, we will be delighted to help. Remember our policy guarantee - we are so sure our cover and prices are the best that should you find the same cover for less then we'll match the premium, guaranteed!

POLICYHOLDER'S NAME & HOME ADDRESS

Mr S Massam

██████████
 ██████████
 ██████████
 ██████████

RISK ADDRESS

Home Address

████████████████████

Broker: N/A

YOUR INSURANCE DETAILS

POLICY NO.	00358948	RISK BASIS	All Risk	MUSICAL EQUIPMENT SUM INSURED	██████████
POLICY NAME	Musical	UNATTENDED VEHICLE COVER OPTION	Yes	REVIEW DATE/TIME	17/08/09 15:43
POLICY TYPE	Lunar monthly	UNLIMITED WORLDWIDE COVER OPTION	Yes	PREMIUM	██████████
TYPE OF COVER	Standard				

Additional Notes/Disclosures/Warranties/Exclusions:

The premium shown above includes government insurance premium tax, where applicable, but excludes payments for Premium Waiver, Legal Helpline, Upgrade or Policy + optional benefit packages currently applicable to your policy. These individually cost £1.95 per lunar monthly policy. They can be cancelled at any time - full details are provided.

YOUR POLICY COVER

THEFT, DAMAGE & ACCIDENTAL LOSS	Cover for theft, damage or accidental loss to the insured equipment up to 100% sum insured value. Including attended in transit risk, up to 100% of the sum insured or market value if less.
NEW FOR OLD	If your equipment is totally destroyed or stolen within two years of new, sum insured or the new market value if less will be paid.
HIRE OF REPLACEMENT EQUIPMENT	Cover extends to include any additional expenses necessarily incurred in hiring alternative equipment as a result of an insured loss up to £4,000.
PERSONAL ACCIDENT	Covers accidental bodily injury while using the insured equipment resulting in one of the following: a) death, b) loss of total sight, c) loss of one or more limbs, d) deafness in both ears, e) permanent total disablement, up to £12,500.
PUBLIC LIABILITY	Third party, legally liable claims and costs, arising out of your use of the insured equipment up to £2 million.
EXCESS	Is the amount you pay towards a claim. It is £100 on all sections except Public Liability claims where the excess is £150. Monthly policies benefit from no excess for Personal Accident and Hire of Replacement Equipment sections. Excess is double for all overseas claims.