

## POLICY SUMMARY

### GENERAL INFORMATION

#### **Introduction**

This is a summary of cover only. Please refer to the policy wording and policy schedule for full details of the policy cover, terms and conditions.

#### **Who Are The Insurers?**

This insurance is underwritten by a consortium of insurers led by Royal & SunAlliance Insurance plc. A full schedule of insurers is listed in the Policy Wording or is available on request.

#### **Who Qualifies For Cover?**

All current individual members of the Alliance of Mobile & Party Disc Jockeys (AMPdj) who are normally resident in the United Kingdom, the Channel Islands or the Isle of Man.

#### **What Insurance Is Provided By This Policy?**

The policy provides insured members with Public Liability Insurance with a limit of indemnity of £10m in respect of all claims arising from a single insured accident and Products Liability Insurance with a limit of indemnity of £10m in respect of all claims occurring in a single period of insurance. More specific details are provided below.

#### **What Is The Duration Of This Insurance?**

This policy is issued for an annual period commencing 21/08/2017 and shall be renewable on 21/08/2018. All members joining or renewing their membership in this period shall be insured for the full duration of their membership subject to a maximum membership period of 12 months.

#### **What Are The Territorial Limits Of The Policy?**

The policy covers activities undertaken by the insured member anywhere within the World provided that the member's usual place of work is within the United Kingdom, the Channel Islands or the Isle of Man.

#### **Insured Business Activities**

This policy covers the insured members occupation as a disc jockey including the dry hiring of audio visual DJ equipment and accessories and the tuition or mentoring of DJ related skills.

### PUBLIC & PRODUCTS LIABILITY INSURANCE

#### **What Is Covered?**

Cover is provided for an insured members' legal liability to pay compensation (including costs) following:

- accidental Injury to any person
- accidental loss of or damage to property happening during the Period of Insurance and arising in connection with an Insured Business Activity.

In addition, the policy also provides:

- an indemnity to any contract principal of an insured member for claims against them that would have been covered had it been brought against the insured member
- compensation of up to £500 per day to any insured member required to attend court at the insurers request

#### **What Is Not Covered?**

This section of the policy does not provide any cover for

- the Bodily Injury to any Person Employed
- the use of applied heat, fire or pyrotechnics on third party premises other than the use of Flash Paper, Flash Cotton or Flash String
- Claims arising from events where the AMPDJ member is acting as either promoter or organiser
- the first £500 of any claim arising out of damage to property
- the first £2,500 of any claim originating or brought in a court of law in the USA or Canada
- Risks that require more specific insurance i.e. Use of Motor Vehicles, Watercrafts, Aircrafts etc.
- Damage to Property in the custody or control of the AMPDJ Member
- Liability for breach of professional duty or inadequate advice

This is a summary of the principal exclusions only and other exclusions do apply; please refer to the Policy Document for full details.

### POLICY EXTENSIONS

#### **Cross Liabilities (Member to Member Liability)**

The policy extends to cover claims made between individual AMPDJ members, subject to the terms, conditions and exclusions of the policy.

#### **Indemnity to Principals and Others**

The policy will also provide an indemnity to any:

- Contract Principal
- Personal Representatives

providing that the claim would have been covered had it been made directly against the AMPDJ member.

#### **Defence Costs**

The policy will also cover Legal Defence Costs arising:

- from any prosecution of the AMPDJ member as a result of breach of the Health & Safety at Work Act 1974 or Part II of the Consumer Protection Act 1987 or Part II of the Food Safety Act 1990 or any legislation of similar effect.
- out of the defence of any proceedings in a Court of Summary Jurisdiction in respect of matters which may form the subject of indemnity under this policy.

#### **Compensation for Court Attendance**

This policy will pay the AMPDJ member £250 for each day they are required to attend court as a witness at the request of the Underwriters.

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### Personal Service Companies

The policy will provide any cover to an insured members personal service company provided that the member is the sole director and employee of the company. No cover is provided for any other corporate or charitable organisation, howsoever constituted.

### ADDITIONAL INFORMATION

#### **How To Make A Claim**

It is important that you notify Hencilla Canworth immediately when you become aware that a claim may need to be made under this policy. If you know that an accident resulting in an injury has occurred, even if you do not believe you are responsible, we would urge you to report this at the earliest opportunity. *Please note that, in some circumstances, late notification can lead to your insurers refusing to deal with your claim.*

#### **Law Applicable To Contract**

English Law will be applicable to the contract of insurance, unless otherwise stated in the Policy's terms and conditions. The language used in this Policy and any communication relating to it will be English.

#### **How To Make A Complaint**

We are dedicated to providing you with a high standard of service and we want to ensure we maintain these standards at all times. If you feel that we have not offered you a first class service please contact us at the following address and we will do our best to resolve the problem:

Compliance Manager  
Hencilla Canworth Limited  
Simpson House  
6 Cherry Orchard Road  
Croydon  
Surrey  
CR9 6AZ

Tel: 020 8686 5050  
Fax: 020 8686 5559

If you are unable to resolve the matter with us your complaint may be referred to your insurer.

If you are still dissatisfied you may be able to refer your complaint to

The Financial Ombudsman Service  
South Quay Plaza  
183 Marsh Wall  
London  
E14 9SR

Tel: 0800 023 4567  
Web: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

#### **Financial Services Compensation Scheme**

Royal & SunAlliance Insurance plc and all other consortium insurers are members of the Financial Services Compensation Scheme (FSCS).

You may be entitled to compensation from the scheme if they are unable to meet it's obligations to you under this contract. If you are entitled to compensation under the Scheme, the level and extent of the compensation would depend on the nature of this contract.

Further information is available from

Financial Services Compensation Scheme  
10th Floor  
Beaufort House  
15 St Botolph Street  
London  
EC3A 7QU

Tel: 0800 678 1100  
Web: [www.fscs.org.uk](http://www.fscs.org.uk)

#### **Details Of Our Regulator**

Hencilla Canworth Limited are authorised and regulated by the Financial Conduct Authority. Royal & SunAlliance Insurance plc and all other consortium insurers authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

The Financial Conduct Authority website, which includes a register of all regulated firms can be visited at [www.fca.org.uk](http://www.fca.org.uk) or the FCA can be contacted on 0800 111 6768.

If you require any further information or wish to request a copy of the Policy Document, please contact:

**Hencilla Canworth Ltd, Simpson House, 6 Cherry Orchard Road, Croydon, Surrey, CR9 6AZ**  
Tel: 020 8686 5050; Fax: 020 8686 5559; e-mail: [media@hencilla.co.uk](mailto:media@hencilla.co.uk)