

Your policy summary

This document contains the summary for the Equity standard members property insurance. This summary outlines the key information about the cover so you can be confident that you have understood what you have bought and what you are covered for. However, you should carefully read your policy in full and ensure that you understand its terms and conditions. If you have any additional questions, please contact Hiscox or First Act Insurance.

Underwritten by: Hiscox Underwriting Ltd on behalf of the insurers named in the policy schedule.

Key benefits: what risks are you protected against?

Property – personal items and valuables insurance:

Personal items and valuables insurance protects you against theft and accidental loss or damage occurring to personal items or valuables while undertaking, or travelling for, your activities as an artist. We will pay you for loss occurring during the period of insurance, up to the amounts shown in the schedule.

If you have chosen to include performers' professional property, cover extends to include theft and accidental loss or damage to the following items on a 24 hour basis where specified on your Schedule

cameras and ancillary equipment; PA, sound and lighting equipment; portable computer equipment; mechanical effects equipment; rigging and grip equipment; props, sets and wardrobes; musical instrument and flight cases; items used to play or tune musical instruments; make up and prosthetics.

Significant or unusual exclusions and limitations

Property – personal items and valuables insurance

We will not make any payment for:

- the first £10 of any claim for personal items;
- the first £100 of any claim for valuables;
- damage caused by wear and tear, inherent defect, rot, fungus, mould, vermin or infestation or any gradually operating cause;
- loss of, or damage to, any mobile phone;
- electrical or mechanical breakdown;
- theft from any unattended vehicle unless the item is out of sight in a locked compartment and entry is gained by forcible and violent means.

Performers' professional property cover

We will not make any payment for:

- the first £250 of any claim for damage to performers' professional property;
- loss of, or damage to, any mobile phone;
- theft from any unattended vehicle unless the item is out of sight in a locked compartment and entry is gained by forcible and violent means;
- any item where the individual value exceeds £2,500;
- claims where the total value exceeds £25,000.

Please read the policy for details of its terms in full.

Your obligations

Remember, your premium and insurance are based on the details you have provided to us. Please make sure this information accurately reflects your circumstances and that you inform us immediately if anything needs to change. Please also tell us of any changes in circumstances that may affect the services provided by us or the cover provided by your policy. This is particularly important before taking out a policy, but it also applies throughout the life of the policy too.

You need to consider:

- if you fail to fairly present the risk to us, including by failing to disclose any information material to the insurance, you could invalidate the policy, claims may not be paid or the amount we pay may be reduced;
- we will only cover you for the activities you have told us about and we have agreed to cover. If you have not told us about any of your activities, it is unlikely you will be covered for any corresponding claim or loss;
- we will not make any payment in respect of anything you knew, or ought to have known, before the start of the period of insurance which would be likely to result in a claim or loss;
- you should read and check all insurance documents to ensure that you are aware of the cover, limits and other terms that apply;

- if you fail to let us know of any changes to your circumstances during the period of insurance or, if when telling us about such changes you fail to present the risk to us fairly, you could invalidate the policy, claims may not be paid or the amount we pay may be reduced;
- please be aware of all terms and conditions of your policy because failure to comply with them could invalidate it or result in us not paying a claim or reducing the amount we pay;
- if you make a fraudulent claim or try to deceive us, we may terminate the policy.

Policy length

The period of insurance is shown on your policy schedule. Cover under the policy will come to an end at the end of the period of insurance unless the policy is renewed.

Geographical limits

Where any section of your policy schedule shows the geographical limits which apply to that section of the policy, we will only pay for claims and losses under that section which arise from activities performed or acts, incidents or occurrences taking place within those geographical limits.

Cancellation rights

You can cancel this policy by giving us 30 days' notice. You will only be charged for the premiums due up to the date of cancellation. If we need to cancel the policy, we'll give you 30 days' notice in writing and refund any surplus premiums you might have paid. Please note – we may deduct an administration fee from any refunded payment.

There is an exception to our 30-day notice period, which is triggered when we don't receive your Direct Debit payments within the agreed 14-day period. At this point, we will contact you as soon as possible and stop the policy immediately.

Claims service

It is when you make a claim that you really find out how good your insurer is and we are confident that you will not find a better service in the UK. Hiscox prides itself on its fair, efficient and sensible claims service. We offer you access to experienced and dedicated claims handlers and loss adjusters. Hiscox aims to handle claims quickly and efficiently, while minimising any disruption to you.

You must notify us of anything likely to lead to a claim under this policy. If you need to notify us of anything, please contact our experienced claims team on +44 (0)1206 776 899.

Any questions or complaints?

If ever you're unhappy about anything we do, or fail to do, please contact our customer services team. They'll do all they can to put things right, but if you're still not satisfied, we'll tell you how to take your case to the Financial Ombudsman Service.

Telephone: +44 (0)1904 681 198

Address: Hiscox Customer Relations
The Hiscox Building
Peasholme Green
York YO1 7PR
United Kingdom

Email: customer.relations@hiscox.com

If we can't meet our obligations to you, you may be entitled to compensation. In that case, rest assured we're fully covered by the Financial Services Compensation Scheme (FSCS)