# Musicians Network

## Members Combined Liability Insurance
## Confirmation of Cover

### Member Details

**Ben Morley,**
**of 'Benedict Morley'**
**Membership Number: MN-00000-67074**
**Membership & Insurance Valid until midnight: August 25, 2027**

### Combined Liability Policy Details

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| **Policyholder:** | We would inform you that Sharrocks as the Insurance Brokers for Musicians Network and its Members can confirm the following insurance cover provided as part of your Musicians Network Membership, provided that:<br>Relevant Membership Fee has been paid and Member remains a fully paid up Member up until your Membership Expiry date<br>Member/s are domiciled in the United Kingdom, the Channel Islands or the Isle of Man<br>Have an annual turnover under 90,000GBP per annum in respect of their activities insured by this policy |
| **Business Description:** | **Musician/ Singer**<br>The Insured's occupation as a Singer, Solo Musician, within a Duo or Music Teacher |
| **Insurer:** | Pardus Underwriting and Accelerant Insurance UK Limited |
| **Policy Number:** | SHARDJ01 |
| **Period of Main Insurance Policy:** | Up to Midnight 10th October 2027 - Each Member remains insured throughout their Membership period which may cover two Main Policies |
| **Endorsements:** | Inspection and Maintenance Condition, Hiring Condition, Reasonable Precautions and Maintenance of Property, Personal Service Companies Inclusion Clause, UK Members Only, Membership Policy - Period of Insurance Amendment Clause, See full policy for details and exclusions |
| **Promoter/ Organiser Exclusion:** | No indemnity will be provided under this policy for claims arising from any event in which the Insured are acting as either promoter or organiser |
| **Grandstand Exclusion:** | No indemnity will be provided by this policy in respect of any claims arising from the erection by the Insured of any temporary grandstands or similar type structure |
| **Abuse Exclusion:** | The indemnity provided by the Public Liability Section will not apply to legal liability arising from Abuse.<br>Abuse shall mean - acts of hurting or injuring mentally or physically by maltreatment or ill-use or, acts of forcing sexual activity rape or molestation or, repeated or continuing contemptuous coarse or insulting words or behaviours |
| **Player to Player Exclusion:** | Underwriters shall have no liability under this Policy to provide any indemnity or benefit for any legal liability under the Employers Liability or Public Liability Section or indirectly resulting from or in consequence of any Injury caused by the negligent act and/or omission of any player towards<br>another player while training, practising or playing or performing music |
| **Limit of Indemnity:** | £5,000,000 |
| **Jurisdiction:** | United Kingdom |

### PUBLIC LIABILITY INSURANCE

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| **Limit of Indemnity:** | £5,000,000 |
| **Indemnity to Principal:** | Included |
| **Use of Heat** | Any use of fire or pyrotechnics is excluded |
| **Height Limit** | None |
| **Territorial Limits:** | United Kingdom & Europe (Member domiciled in the UK) |
| **Jurisdiction:** | United Kingdom |

### PRODUCT LIABILITY INSURANCE

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| **Limit of Indemnity:** | £5,000,000 |
| **Indemnity to Principal:** | Included |
| **Territorial Limits:** | United Kingdom & Europe (Member domiciled in the UK) |
| **Jurisdiction:** | United Kingdom |

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| | We trust this is sufficient evidence of insurance, however if you have any queries please do not hesitate to contact us, we would be happy to help |
| **Insurance Arranged by:** | Sharrocks, Watsons' Mill, Ride's Passage, High Street, Sheerness, Kent ME12 1UD<br>Tel: 01795 580800; E-mail: enquiries@sharrock-insurance.com<br>Sharrocks are authorised and regulated by the Financial Conduct Authority |