Musicians Network

Members Combined Liability Insurance
Confirmation of Cover

Member Details

Ruth Mckechnie,
of 'Ruth McKechnie'
Membership Number: MN-00000-67180
Membership & Insurance Valid until midnight: September 14, 2027

Combined Liability Policy Details

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: Relevant Membership Fee has been paid and Member remains a fully paid up Member up until your Membership Expiry date Member/s are domiciled in the United Kingdom, the Channel Islands or the Isle of Man Have an annual turnover under 90,000GBP per annum in respect of their activities insured by this policy
Business Description:	**Musician/ Singer** 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. 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 another player while training, practising or playing or performing music
Limit of Indemnity:	£5,000,000
Jurisdiction:	United Kingdom

PUBLIC LIABILITY INSURANCE

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

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

	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 Tel: 01795 580800; E-mail: enquiries@sharrock-insurance.com Sharrocks are authorised and regulated by the Financial Conduct Authority