

Allianz Insurance plc (Registered in England No. 84638, Registered office address: Building 3, Guildford Business Park, Guildford, Surrey, GU2 8XG, United Kingdom). Allianz Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register No. 121849.

This document provides a summary of the key information relating to Personal Accident cover. You can find full information by reading your policy schedule and your policy wording.

## What is this type of insurance?

This is a Personal Accident policy. This product can be purchased separately, or in combination with the Keynote and Public Liability products. Your policy schedule will show which section(s) and levels of cover you have selected. We will provide this insurance providing you continue to pay your premium.



## What is insured?

Shown below are the sections of cover that we believe are most important to the majority of our customers. Full details of what is insured can be found on your policy schedule and within your policy wording.

This will provide financial benefits for an insured person who suffers an accidental bodily injury within the period of cover. The financial benefits we will pay are shown within the scale of compensation table within your policy wording. Cover is in place where the following occurs as a result of an accidental bodily injury:

- ✓ **Death**
- ✓ **Temporary total disablement**
- ✓ **Permanent total disablement**
- ✓ **Permanent partial disablement**

Cover for death, permanent total disablement and permanent partial disablement are defined non-weekly benefits paid in a lump sum. Cover for temporary total disablement is calculated based on your income which you generate from Your Usual Musical Activities (as defined within our policy wording), for a maximum of 52 weeks after the excess period and will be paid as a weekly benefit up to the limits for the cover level you have chosen. Full details can be found within Your Policy Wording.

The benefit level selected will be shown on your policy schedule and will link to the scale of compensation table shown within Your Policy Wording.

## Cover Extensions

This insurance will automatically cover the following unless otherwise stated on your policy schedule:

- ✓ Bereavement Counselling - £1,000.
- ✓ Trauma Counselling - £1,000.
- ✓ Independent Financial Advice - £500.
- ✓ Modification Expenses Benefit - £1,000.
- ✓ Optical Expenses - £500.
- ✓ Physiotherapy Expenses - £1,000.
- ✓ Travel To Hospital Expenses for Family - £500.
- ✓ Return To Residence from Hospital Expenses - £500.

Please read your policy wording to understand the full limits of these extensions.

## Free Legal Helpline

- ✓ This insurance includes access to a legal helpline to give advice 24 hours a day, 365 days a year, on any personal legal matter or legal matter relating to your musical profession.



## What is not insured?

Shown below are what we believe are the most significant costs not covered by the policy. You need to read the policy wording and policy schedule to understand the cover under your policy.

- ✗ More than the maximum benefits stated on the scale of compensation table for death, permanent total disablement or permanent partial disablement.
- ✗ More than 100% of an insured person's weekly wage derived from their Usual Musical Activities, for any accidental bodily injury resulting in temporary total disablement.
- ✗ Any claim where the insured person is over the age of 80 at the time of the accidental bodily injury occurring.
- ✗ More than one non weekly benefit for any one insured person in relation to any one loss.
- ✗ More than the £100,000 accumulation limit stated in the policy wording.
- ✗ Any claims for accidents related to any of the activities or occupations excluded from cover including:
  - Any cycling or any use of an e-scooter, e-bike, segway or other powered personal transporters, either on or off-road.
  - Your ownership, possession, sale or use of motorised vehicles, yachts or motorised waterborne craft, airborne craft of any description, drones, animals and firearms and weapons.
  - Welding, grinding or cutting or working at a height of more than 1.8m above ground level.
  - Your use, or the use of pyrotechnics, explosives or any special effects involving fire or explosion.
  - Employment or work in the armed forces, defence, security, cleaning services, waste/refuse disposal, overseas political organisations, offshore work, professional sports, construction or mining, medical or health work, overseas charity work, haulage, fair amusement parks, gambling and betting activities.
- ✗ The first 2 week period before any payment for Temporary Total Disablement may be claimed for.



## Are there any restrictions on cover?

- ! Where Personal Accident cover is selected your policy will provide cover for the person/people named, if they suffer accidental bodily injury during the period of cover, which directly and independently of any cause results in death, temporary total disablement, permanent total disablement or permanent partial disablement.



## Where am I covered?

✓ The policy covers you anywhere in the world for Personal Accident.



## What are my obligations?

We've explained what we believe are the most significant obligations. There are also other obligations and you will need to read the policy wording to understand these.

- You must give complete and accurate answers to any questions we may ask.
- You must pay the premiums on time.
- You must tell us if you are likely to reside outside of the United Kingdom for more than 6 consecutive months in any one year.
- If you make a claim, you must provide us with all relevant information about your income, the claim, including any reimbursement from another source to which you are entitled.
- If you are injured you must get medical attention as soon as possible.
- If you are injured you must follow the advice of a qualified medical practitioner.
- You agree that we may appoint our own medical advisors to examine you as often as required.



## When and how do I pay?

You can choose to pay by monthly direct debit or as a single payment. You can find these details within your documentation pack once you've purchased the policy.



## When does cover start and end?

Your cover will start on the date you asked us to activate your insurance and will be in force for 12 months or for the length of time you have requested. You can find these details on your policy schedule



## How do I cancel the contract?

You can cancel your policy at any time by contacting us using the details below:

**Phone:** 03331 886 582

**Email:** [keynote@larkmusic.com](mailto:keynote@larkmusic.com)

**Post:** Lark Music, One Creechurch Place, London EC3A 5AF

If you cancel your policy within 14 days of the start of your policy, or the date you receive your policy documents, whichever is later, we will refund your premium in full if you have not made a claim.

If you cancel your policy after 14 days from the start of your policy or the date you receive your policy documents, whichever is later, we will refund any premium you have already paid for the remainder of the current policy year if you have not made a claim during the current policy year. If you have made a claim, you will not receive a refund.

If your policy is for less than 1 month you will not receive a refund.