

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 Public Liability insurance cover. You can find full information by reading your policy schedule and your policy wording.

What is this type of insurance?

This is a Public Liability insurance policy. This product can be purchased separately, or in combination with the Keynote and Personal Accident 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 cover you against the legal liability to pay compensation and claimants costs and expenses following any accidental injury to any person or damage to material property as a result of Your Musical Activities

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.

- ✗ Any claim for any section of this policy arising out of or consequent upon or contributed to directly or indirectly by:
 - cycling, sport and fitness activities;
 - use of an e-scooter, e-bike, segway or other powered personal transporters either on or off-road, ownership possession, sale or use of motorised vehicles, waterborne craft, airborne craft or any description drones, animals and firearms or weapons;
 - Use of pyrotechnics, illegal drugs or ownership, possession, sale or use of motorised vehicles, yachts or motorised waterborne craft, airborne craft of any description, drones, animals, firearms and weapons;
 - War, terrorism, cyber attacks and contagious and infectious diseases;
 - Welding, grinding, or cutting or working at a height of more than 1.8m above ground level.
- ✗ The first £50 of each and every claim arising from damage to third party property.
- ✗ Any compensation, costs and expenses in connection with:
 - the organisation, facilitation, hosting, cancellation or failure of any event that has been organised by you.
 - any loss or damage to property which belongs to or is in the care, custody or control of you, your employee or a member of your family or household.
 - the death, injury or illness of an employee or a member of your family or household.
 - any compensation or claimants costs and expenses following an accident or damage caused outside of the UK and Europe.



Are there any restrictions on cover?

There are other restrictions and you need to read your policy wording and policy schedule in full to understand the cover under your policy.

! Where Public Liability cover is selected your policy will provide cover for the person/people named when they are engaging in musical activities. Please see your policy wording to understand the musical activities covered.



Where am I covered?

✓ This policy covers you in the United Kingdom and Europe (see policy wording for definitions) for Public Liability.



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 inform us if you have ever been found legally responsible for any damage to property or injury to a person.
- 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.
- You agree to tell us or help us find out all the circumstances of an incident that results in a claim, provide written statements and go to court if needed.
- You must immediately send us any writ, summons, or legal documents you receive and you must never reply to any of these.
- You must inform us immediately of any impending prosecution, inquest or fatal inquiry or civil proceedings.
- You must not admit responsibility, agree to pay any claim or negotiate with any other person following an accident.



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

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.