



Making Music Commercial Combined

Welcome to Covéa Insurance. You should read this Schedule in conjunction with your policy. These details are a record of the information provided to Covéa Insurance. It is also essential that you read all the clauses applying to your quotation as these contain important information that may affect your policy cover.

POLICY SCHEDULE

Policy Number: MMCCIWNSWC

Type: Silver Insurance (Full Member over 21k)
Policy Wording: Making Music Commercial Combined
Policyholder: Swindon Choral Society
Policyholder's Postal Address: 25 Haskins House, Beckett Strand Swindon, SN1 7DH
Business: Music Society, Performing Group and/or Music Promoter
Agent Details:
Name: Advisory Insurance Brokers Limited t/as Everywhen
Address: 2nd Floor, Partnership House, Henry Boot Way, Priory Park East, Hull, HU4 7DY
Phone Number: Tel: 0118 334 8868
Email Address: Email: makingmusic@everywhen.co.uk
Period of Insurance: From 1st January, 2026 To 31st December, 2026
Both days inclusive, Local Standard Time

Section 1: Public Liability	Operative
Section 2: Products Liability	Operative
Section 3: Employers' Liability	Operative
Section 4: Directors and Officers Liability	Operative
Section 5: Money and Assault	Operative
Section 6: All Risks	Operative
Section 7: Cancellation and Abandonment	Operative
Section 8: Property Damage	Not Operative

Covea Insurance plc

Registered in England and Wales no. 613259

Registered Office: Covea Insurance, A&B Mills, Dean Clough, Halifax, HX3 5AX

Covea Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority No.202277



Description	Limit of Indemnity
Section 1: Public Liability	£5,000,000
Excess:	£250
Section 2: Products Liability	£5,000,000
Excess:	£500
Section 3: Employers' Liability	£10,000,000
Section 4: Directors' and Officers' Liability	£100,000
in respect of any claim first made against you and notified to us during the period of insurance	
Excess:	£250
Description	Sum Insured
Section 5: Money and Assault	
(a) Loss of Non-Negotiable Money	£250,000
(b) Loss of Negotiable Money:	
(i) in transit, in your personal custody or in the custody of any authorised Employee or in a bank night safe	£2,000
(ii) on the Premises during Business Hours	£2,000
(iii) on the Premises out of Business Hours contained in locked safe(s)	£2,000
(iv) on the Premises out of Business Hours not contained in locked safe(s)	£300
(v) in your home or in the home of any authorised Insured Person	£1,000
occurring within the Territorial Limits	
(c) loss of:	
(i) Negotiable Money and travellers cheques	£1,250
(ii) Negotiable Money in collection tins and envelopes	£50
occurring anywhere in Europe.	
Excess:	£250
Section 6: All Risks	
Anywhere within the Territorial Limits or Europe	£20,000 (maximum any one item £10,000)
Contents	
The following property used solely in connection with Your Business, belonging to You or for which You are legally responsible:	
a) musical instruments, items on loan, musical scores including temporarily hired or borrowed	
b) machinery and plant, trade and office furniture	

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- c) fixtures, fittings, blinds and signs, alterations and decorations
- d) patterns, models, moulds, plans and designs
- e) deeds, documents, manuscripts, business books and computer system records
- f) all other contents including curios and pictures
- g) Personal Effects not exceeding £250 any one person but excluding any property which is more specifically insured
- h) Money not exceeding £1,000
- i) wines, spirits and tobacco held for entertainment purposes not exceeding £500
- j) Tenants Improvements
- k) Computers and Photographic equipment

Excess: £100

Section 7: Cancellation and Abandonment £2,500

Excess: £250

Section 8: Property Damage

Risk Address: None

	Declared Value	Sum Insured
Buildings	Not Insured	Not Insured
Contents	Not Insured	Not Insured
Computer Equipment	Not Insured	Not Insured
Stock	Not Insured	Not Insured
Specified Stock	Not Insured	Not Insured
Tenants Improvements	Not Insured	Not Insured
Any other Contents	Not Insured	Not Insured
Total	Not Insured	Not Insured
Excess:	£250	

Premium:	Insurance Premium (ex-IPT)	£ 138.39
	Insurance Premium Tax (IPT)	£ 16.61
	Total Amount Payable	£ 155.00

ENDORSEMENTS APPLICABLE TO YOUR POLICY: None

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