

Insurance for DJ's and their equipment



Insurance Product Information Document

Company: Thistle Insurance Services Limited Product: Djguard

Djguard is a trading style of Thistle Insurance Services Limited. Thistle Insurance Services Limited is authorised and regulated by the Financial Conduct Authority FRN 310419. Lloyd's Broker. Registered in England under No. 00338645. Registered office: Rossington's Business Park, West Carr Road, Retford, Nottinghamshire, DN22 7SW.

This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions and is not personalised to your specific individual needs in any way. Complete pre-contractual and contractual information on the product is provided in your policy documentation.

What is this type of insurance?

This insurance policy provides cover for damage to, or loss of your equipment, liability cover and personal accident cover, and is suitable for DJs who play for leisure or professionally, at home studios or at venues.



What is insured?

- ✓ Theft and Accidental Damage cover to your equipment
- ✓ Loss of your equipment
- ✓ In-vehicle cover
- ✓ Equipment hire in the event of claim
- ✓ £2m Public Liability cover
- ✓ Up to £10,000 Personal Accident cover

Optional Covers you might have chosen:

- Instrument or equipment breakdown
- £5m Public Liability cover extension
- Extension of Public Liability cover to fellow Associates
- 365 days EU and 30 days Worldwide cover
- 365 days Worldwide cover
- Cover for your equipment away from your insured location (different amounts available up to 100% of your sum insured – this is your removable items limit)



What is not insured?

- ✗ Any claim under £100
- ✗ Any depreciation for laptops and laptop accessories over 18 months old
- ✗ Any individual item over £10,000 unless we have agreed cover, and this is shown on your schedule
- ✗ Any claim where evidence of ownership of the property insured has not been provided
- ✗ Mobile phones, smart phones or e-books are not covered
- ✗ £500 Excess for public liability property damage claims
- ✗ Cover does not apply to consumable items such as cables, leads, drum skins, valves, etc. – refer to the General Exclusions section of your policy wording

Where optional cover has been selected

- Any voluntary excess you have chosen
- £500 Excess for public liability property damage claims



Are there any restrictions in cover?

- ! Theft from the insured location, vehicle or storage location unless involving forcible and/or violent entry
- ! Theft where you have not complied with the security requirements sections of the policy wording
- ! Theft from an insured location that is not of brick or stone construction with a tiled or multi-layer roof (unless specified in an endorsement on your policy)
- ! Cover will not apply if the property insured has been left unattended
- ! Public Liability and Personal Accident cover for anyone aged under 16 and/or which does not arise out of your use or ownership of musical, entertainment, sound and lighting equipment
- ! Hire of equipment, during a claim, must be approved by us first

Where optional cover has been selected

- When transporting instruments or fragile electronic items in a vehicle, they must be transported in a rigid bodied case
- Cover for items away from your insured location is subject to the removable items limit that you have chosen



Where am I covered?

- ✓ Cover applies anywhere in the United Kingdom.

You can choose to extend cover to include EU or Worldwide.



What are my obligations?

You must provide us with honest, accurate and complete information and inform us, without delay, of any changes in your circumstances. Failure to do so may invalidate your cover. In the event of a claim, you must notify us as soon as possible.



When and how do I pay?

You can pay your premium with a one-off payment or in monthly instalments.



When does the cover start and end?

Your cover will take effect on the date stated in your policy schedule. Your Insurance contract will last for 12 months unless your policy is cancelled prior to this date.



How do I cancel the contract?

If you decide that, for any reason, this policy does not meet your insurance needs then please tell us within 14 days of issue. On the condition that no claims have been made or are pending, we will then refund your premium in full. Thereafter, you may terminate this insurance at any time. If you cancel the policy prior to the renewal date, you will receive a pro rata return of premium provided that no claim has been made or is pending during the current Period of Insurance. You can contact us on 0345 034 3206.