

Entertainment Professional Sound Recording Insurance

Designed for: Recording studios (both premises based and mobile), rehearsal rooms and location recording.

A summary of the available cover follows :

Property Damage “All Risks” including full theft and accidental damage, for recording equipment, business equipment, musical instruments, stock including recordings in storage, buildings, interior decorations and improvements, and rent.

Cover includes:

- New for old basis
- Theft damage to buildings
- Replacement of locks
- Subsidence
- Underground services
- Glass
- Temporary removal - 10% of sum insured
- Capital additions – 15% of sum insured or £500,000 whichever is less
- Cover whilst at exhibitions – maximum 15 days and £10,000 sum insured
- Computer systems records – limit £10,000
- Paintings / curios / rare books or works of art – limit £25,000 per article
- Loss of metered water – limit £10,000
- Fire brigade damage – limit £10,000
- Lamps / signs / nameplates – limit £500 per item

Business Interruption “All Risks” including theft

Cover includes:

- Customer and suppliers extensions
- Prevention of access
- Public utilities
- Subsidence
- Transit
- Telecommunications
- Contract sites – limit 25% of sum insured or £100,000 whichever is lower
- Exhibition sites – limit 25% of sum insured
- Notifiable disease – limit 10% of sum insured or £100,000 whichever is the lower, maximum indemnity period 3 months

“All Risks” including transit, loading and unloading for recording and ancillary equipment and musical instruments either owned by or hired by the insured within the territorial limits required - up to worldwide.

Cover includes:

- Theft from unattended vehicles, including overnight cover
- Alternative hire costs – limit £30,000 or 15% of replacement value
- Continuing hire charges – limit £50,000

Money on premises during business hours and overnight in safe and includes transit and personal accident/assault

Employers Liability: Limit of indemnity £10,000,000

Public/Products Liability: Limit of indemnity up to £5,000,000.

Cover can be extended to include liability for your negligence in respect of loss or damage (including accidental erasure) to any recording for which you are contractually responsible.

Book Debts

Loss of Licence

Electrical and Mechanical Breakdown

Terrorism

Commercial Legal Protection

Business Travel

Specific Computer Cover

Excess: The standard policy excess is £250. Premium discounts are available for higher voluntary excesses.

Minimum premium £250 + Insurance Premium Tax.

This summary provides an outline of the cover available. Please refer to the policy document for full terms and conditions.

Underwritten by Axa Insurance UK plc and Groupama Insurance Company Limited.