

Fair and Street Organs Insurance

Insurance Product Information Document

Company: Travelers Insurance Company Limited

Product: Insurance for Fair and Street Organs



Travelers Insurance Company Limited which is registered in the UK is authorised by the Prudential Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority with registered number 202549.

This document provides a summary of the cover, exclusions and restrictions. The full terms and conditions of this insurance can be found in the policy document, which is available on request from your broker.

What is this type of insurance?

This policy provides cover against damage to your Fair & Street Organ or damage caused by your Fair & Street Organ, as summarised below



What is insured?

- ✓ Your Fair & Street Organs and the like is covered against loss or damage by specified causes
- ✓ Third party and Public Liability covers you for legal liability for injury to persons or damage to third party property whilst involved in organ ownership organ restoration maintenance or repair and other organ activities
- ✓ Personal Accident provides compensation for bodily injury to specified persons who are killed or seriously injured after an accident involving your Fair & Street Organ
- ✓ Commercial Vehicle covers you for loss or damage and also liability cover for bodily injury or third party property damage as required by the Road Traffic Act
- ✓ Personal Accident provides compensation for bodily injury to you and/or your family and/or any volunteer and/or unpaid helper acting on your behalf or under the your instruction whilst involved in Fair & Street organ activities if operative in your Policy Schedule
- ✓ Legal expenses provides cover to enable you to bring legal proceedings (and to defend any counter claim made against you) to recover losses sustained by you in an incident involving your Fair & Street Organ activities for which you are not to blame and which are not covered by the Fair & Street Organ policy if operative in Your Policy Schedule



What is not insured?

- ✗ Damage to any equipment caused by a date change or computer virus.
- ✗ Damage caused by war
- ✗ Depreciation, wear and tear
- ✗ Gradual operating cause or any process of cleaning repair restoration and re-siting other than costs involved following insured damage
- ✗ Damage caused by terrorists
- ✗ Any costs that are not directly associated with any insured incident.
- ✗ Damage to your own Property that you have deliberately caused or allowed to happen
- ✗ Damage that occurred before the commencement of cover.
- ✗ Pollution or contamination.
- ✗ Radioactive contamination
- ✗ Abuse
- ✗ Asbestos: Fear of Asbestos and removal costs



Are there any restrictions on cover?

Cover is not provided for:

- ! Any physical property you own that are not recorded on your Policy schedule
- ! Legal liability whilst you are not performing activities involving your Fair and Street Organs and Ancillary Equipment
- ! Legal liability arising from you performing any employment, trade, profession or business activities
- ! Excesses - this is the part of the claim you have to pay



Where am I covered?

- ✓ You are covered for your Fair & Street Organ when used in Great Britain, Northern Ireland, the Isle of Man and the Channel Islands
- ✓ Anywhere in the United Kingdom and temporarily elsewhere in respect of Damage to your other Property.
- ✓ United Kingdom, the Channel Islands, the Isle of Man or the member states of the European Union, Norway and Switzerland. in respect of legal liability whilst you are involved in Fair & Street related activities.



What are my obligations?

- You must take all reasonable steps to prevent damage to your property.
- If you discover any defect or damage you must make it good as soon as practicable.
- You must pay the premium shown on your policy schedule.
- You must keep us advised of any change of address and contact details.
- You must advise us of any changes in value to the property that you own including any new property that you purchase.
- You must advise us of any changes to the activities that you undertake and which are described on your policy documents.
- You must answer our questions honestly, accurately and provide true and complete information, and tell us of any changes in your circumstances that may affect your insurance and the cover provided.
- You must comply with all the conditions set out in the policy.
- You must tell us as soon as you become aware of any incident or legal proceeding which may lead to a claim.



When and how do I pay?

The premium should be paid to your insurance intermediary Walker Midgley Insurance Brokers in accordance with the instructions and timescales that they have provided with our premium invoice.



When does the cover start and end?

The cover start and end dates you selected, form the term of the contract, are shown on your Policy Schedule. Your policy may be renewed and payment taken unless you contact us to stop it before the renewal date. We will contact you before your renewal date and before taking payment to confirm your renewal terms.



How do I cancel the contract?

You can cancel the policy by using the contact details in your documentation.