



**SUMMARY OF COVER**  
**MOBILE DJ NETWORK MEMBERS'**  
**DJ EQUIPMENT INSURANCE**

The following will be included in Your Policy according to the cover You have selected which is detailed in Your Policy Schedule.

This Summary is not exhaustive.

Some specific causes of Damage will be excluded, specific Property may be excluded and some cover will be subject to specific limits. These will be detailed in Your Policy Schedule and Policy Wording.

Your Excess in the event of a claim will be shown in Your Policy Schedule

The policy number is MDJN/0110/01.

This summary relates to membership covers commencing during the period 16<sup>th</sup> August 2022 to 15<sup>th</sup> August 2023 only.

### **Policy Summary**

This Policy is an annually renewable Insurance, which is underwritten by Covea Insurance plc.

Whilst the policy carries an annual renewal date this is the date that the policy is renewable by the Mobile DJ Network. The policy will provide You with cover until the expiry of Your current membership period.

The information below provides a summary of the cover provided. For full terms and condition of the cover provided, please refer to the Policy Document.

### **Other Important Information**

The Other Important Information section of this Policy Summary explains the following:

- Law and Language applicable to the Policy
- Financial or Trade Sanctions
- Our Complaints Procedure
- Financial Services Compensation Scheme

### **Making a Claim**

We understand that claims form a critical component of Our offering the moment the Policy becomes tangible and We are relied upon to deliver upon Our commitment to You.

To report a claim please contact:

Hencilla Canworth GI Ltd  
Telephone: 020 8686 5050  
Email: [mail@hencilla.co.uk](mailto:mail@hencilla.co.uk)

DJ EQUIPMENT INSURANCE: Provides cover for Owned Equipment	
Features and Benefits	Significant Exclusions or Limitations
<p><b>Standard Covers:</b></p> <p>Accidental loss, damage or theft occurring during the Period of Insurance to:</p> <ul style="list-style-type: none"> <li>• DJ and Related Electrical Equipment (incl. audio visual equipment, mobile dancefloors, smoke machines, foam canons and the like)</li> <li>• Photobooths and Accessories</li> <li>• Props, Sets &amp; Wardrobe</li> <li>• Musical Instruments</li> </ul> <p>Up to a maximum amount of £7,000 in respect of any one member.</p> <p>The policy covers losses occurring within the United Kingdom (including the Channel Islands and the Isle of Man) and the Republic of Ireland.</p> <p>Cover is on a 'as new' basis meaning that equipment will be</p> <p>a) repaired to a condition the same as it when new; or b) if repair is not possible, the policy will pay for replacement equipment the same (but not better) than its condition when new.</p> <p>The policy covers equipment owned by the individual member or their Personal Service Limited Company (this is a Limited Company where the member is the sole shareholder, director and employee of the company).</p>	<p>Please refer to the Policy Exclusions (page 11 and 12) and Section Exclusions (page 14) in Your Policy Wording for a full list of policy exclusions.</p> <p>Selected exclusions are listed below:</p> <p>Promotor/Organiser Exclusion – the policy will not respond to any claim made against you that arises from any event where you acted in the capacity of either/or a promoter or organiser.</p> <p>Policy Excess – you will not be covered for the first £100 of any claim. This is increased to the first £500 of any claim arising out of equipment whilst dry hired.</p> <p>Damage caused during repairs etc. – you will not be covered for any damage that occurs whilst the equipment is being repaired, renovated, serviced, tested or adjusted.</p> <p>Damaged caused by change in temperature or climatic conditions, corrosion, rust or scratching is not covered by the policy.</p> <p>Electrical or mechanical breakdown of equipment is not insured.</p> <p>Theft from Unattended Vehicle Conditions – the policy will only provide cover if the equipment was kept in a boot, secure compartment or otherwise hidden from plain site and the vehicle was securely locked with all other vehicle protections (such as alarm systems and immobilisers) are in operation.</p>
Section Extensions	
<ul style="list-style-type: none"> <li>• Alternative Hire Costs – the cost of temporarily hiring replacement equipment when Yours has been damaged. Cover applies up to a maximum of £2,000 in respect of any one claim.</li> <li>• Fraudulant Hire – losses You incur as a result theft by deception of equipment you have hired out. Cover applies up to a maximum of £2,500 in respect of any one claim.</li> <li>• Dry Hire Insurance – damage to equipment whilst on hire without an accompanying operator. Cover applies up to the overall sum insured of the policy.</li> </ul>	<ul style="list-style-type: none"> <li>• Excludes hiring charges arising more than 6 weeks after the damage to the insured equipment</li> <li>• The first £100 of any claim is not covered</li> <li>• You must comply with policy conditions in terms of establishing the identity and address of the person hiring the equipment.</li> <li>• The first £100 of any claim is not covered</li> <li>• The first £500 of any claim is not covered</li> </ul>

**OTHER IMPORTANT INFORMATION****Law applicable to the Policy**

Both the Policyholder and the Company may choose the law which applies to this contract. However, unless the Policyholder and the Company agree otherwise, the law which applies is the law applicable in the part of the United Kingdom, Channel Islands or the Isle of Man in which the Policyholder is based. Full details will be provided in the policy documentation.

**Financial or Trade Sanctions**

The insurers are unable to provide insurance in circumstances where to do so would be in breach of any financial or trade sanctions imposed by the United Nations or any government, governmental or judicial body or regulatory agency. Full details will be provided in the policy documentation.

**Complaints**

We are dedicated to providing you with a high standard of service and we want to ensure we maintain these standards at all times. If you feel that we have not offered you a first class service please contact us at the following address and we will do our best to resolve the problem:

Managing Director  
Hencilla Canworth GI Limited  
Simpson House  
6 Cherry Orchard Road  
Croydon  
Surrey  
CR9 6AZ

Tel: 020 8686 5050  
Fax: 020 8686 5559

If you are unable to resolve the matter with us your complaint may be referred to your insurer.

If you are still dissatisfied you may be able to refer your complaint to

The Financial Ombudsman Service  
South Quay Plaza  
183 Marsh Wall  
London  
E14 9SR

Tel: 0800 023 4567  
Web: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

**Financial Services Compensation Scheme**

Covea Insurance plc are members of the Financial Services Compensation Scheme (FSCS).

You may be entitled to compensation from the scheme if they are unable to meet it's obligations to you under this contract. If you are entitled to compensation under the Scheme, the level and extent of the compensation would depend on the nature of this contract.

Further information is available from

Financial Services Compensation Scheme  
10th Floor  
Beaufort House  
15 St Botolph Street  
London  
EC3A 7QU

Tel: 0800 678 1100  
Web: [www.fscs.org.uk](http://www.fscs.org.uk)

