

## Insurance Schedule

### Mobile DJ Network & It's Associated Members

**The cover is only valid while Mobile DJ Network membership is current and up until your Membership Expiry date.**

#### **Business Description**

##### **DJ**

The Insured's occupation as a Disc Jockey (including work as karaoke host, VJ, as a Master of Ceremonies or as a Quiz Host) and/or the dry hire of audio visual (including light-up letters), portable dance floors and related equipment and accessories and/or the teaching of DJ skills

##### **Photo Booth**

The hire, supply and installation of Photo Booths and associated items for use at events.

#### **Combined Liability**

Insurer	Pardus Underwriting and Accelerant Insurance Europe SA
Policy Number	<b>SHARDJ01</b>
Employers' Liability	£10,000,000
Public Liability	£10,000,000 any one accident/unlimited in all
Products Liability	£10,000,000 in the aggregate
Policy Excess	Third Party Property Damage: £500 each and every claim

#### **Warranties Applicable to the policy**

##### **Inspection and Maintenance Condition**

##### **Hiring Condition**

##### **Reasonable Precautions and Maintenance of Property**

##### **Promoter / Organiser Exclusion**

##### **Personal Service Companies Inclusion Clause**

##### **UK Members Only**

##### **Membership Policy - Period of Insurance Amendment Clause**

If you have any queries please do not hesitate to contact us, we would be happy to help.

Yours faithfully,



Alan Doucy Managing Director **Sharrocks** The insurance people

Sharrocks Insurance Services Ltd.

High Street, Sheerness,

Kent ME12 1UD 01795 580 800

enquiries@sharrock-insurance.com

**www.sharrockinsurance.co.uk**

Authorised and Regulated by the Financial Conduct Authority Sharrock Insurance Services Ltd Registered Address: Company No. 6842697 Managing director: Alan Doucy

**Important Notice**

The insurance provided by these policies is only valid up until the expiry date of your membership.

**Combined Liability Insurance****Insurer:**

Pardus Underwriting and Accelerant Insurance Europe

**SA Policy Number****SHARDJ01****Indemnity**

You will only be indemnified by this policy up until the policy renewal date or the expiry date of your membership whichever comes first.

**Business Description****DJ**

The Insured's occupation as a Disc Jockey (including work as karaoke host, VJ, as a Master of Ceremonies or as a Quiz Host) and/or the dry hire of audio visual (including light-up letters), portable dance floors and related equipment and accessories and/or the teaching of DJ skills

**Photo Booth**

The hire, supply and installation of Photo Booths and associated items for use at events.

**Duty of Disclosure**

Where we arrange insurance wholly or mainly for purposes related to your trade, business or profession, you have a duty under The Insurance Act 2015 to make a fair presentation of the risk. This means that you must disclose every material circumstance which you and/or your senior management and/or anyone responsible for arranging your insurance know or ought to know. Alternatively, you must disclose sufficient information which would put the insurer on notice that it needs to make further enquiries for the purpose of revealing those material circumstances. You are expected to carry out a reasonable search in order to make a fair presentation of the risk and will be deemed to know what should reasonably have been revealed by the search.

Your duty of fair presentation applies at the start of the policy, at renewal and when any variation of the policy is arranged. If you fail to make a fair presentation, the insurer may refuse to pay your claim or reduce the settlement amount, depending on the circumstances.

**If you are unsure of your obligations or whether information is material then you should disclose it to us.**

**Claims Notification**

The prompt notification of claims is a requirement of all insurance policies and failure to comply with this might prejudice the position should a claim occur. It is therefore, essential that we are advised immediately of any claim made against the insured or of any occurrence which may give rise to a claim under this policy.

**Specific Conditions/ Warranties/ Subjectivities**

If the cover provided is granted by insurers subject to certain requirements, such as a completion of a form, failure to comply may result in cover not being in place.

Within your policy there may also be specific conditions, warranties or endorsements which apply to this policy. Failure to comply with these may invalidate a claim or void the policy.

If you are at all unsure whether you meet these requirements you should contact us immediately.

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In respect of this policy please make sure you are aware and abide by the following endorsements and conditions which specifically apply to your policy:

**Conditions, Warranties and Endorsements applied to the policy**

**Policy Excess: £500 each and every claim**

**Inspection and Maintenance Condition**

It is a condition precedent to the liability of underwriters that in connection with the Insured's business of hiring equipment, all items are inspected prior to and after each hiring and that any defects are rectified prior to re-hire

**Hiring Condition**

It is a condition precedent to the liability of underwriters that in connection with the business of hiring equipment, you must ensure that all hirers are supplied with:

- a. full manufacturer's instructions for the operations of the equipment or items
- b. guidelines for the safe operation of the equipment or items and appropriate protective equipment that must be used during operation and/or in use

**Reasonable Precautions and Maintenance of Property**

It is a condition precedent to the liability of underwriters that you must:

1. maintain all equipment in a continuous good state of repair and in full working order in accordance with manufacturer's instructions and servicing requirements
2. conduct Your Business in a lawful manner, complying with all legal requirements and safety regulations
3. keep a record of all purchases and sales

**Promoter / Organiser Exclusion**

It is hereby noted and agreed that no indemnity will be provided under this policy for claims arising from any event in which the Insured are acting as either promoter or organiser.

**Personal Service Companies Inclusion Clause**

It is hereby noted and agreed that entitlement to cover under this policy is restricted to:

individual members

any personal service limited company of an insured member providing that the member is the majority shareholder and the sole director and employee of that company

No cover shall apply to any other commercial or charitable organisation howsoever constituted.

**UK Members Only**

It is hereby noted and agreed that only Assured's that are normally resident in Great Britain, Northern Ireland, The Channel Islands or the Isle of Man are entitled to indemnity under this policy.

**Membership Policy - Period of Insurance Amendment Clause**

In respect of any insured member purchasing or renewing their membership during the Period of Insurance stated in the Schedule, this policy extends to provide cover until the expiry date of their membership providing that

- i) the member remains eligible for the insurance under the terms of their membership
- ii) the membership period commences during the Period of Insurance and is for a maximum duration of 12 months.

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Should you have any queries regarding the cover provided by these insurances or any other insurance matter please contact Sharrocks on 01795 580800 or email [enquiries@sharrock-insurance.com](mailto:enquiries@sharrock-insurance.com)

**Identity of Insurers:**

Your policy is administered by Pardus Underwriting Limited a Managing General Agent and Underwritten by Accelerant Insurance Europe SA, Bastion Tower Level 20 Place du Champ de Mars 5, 1050 Brussels.

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