

Schedule for Your Brass Bands Insurance Policy

Your Policy Schedule

Reason for Issue	Renewal
Date of Issue	14 April 2025

Please keep The Schedule safe with Your policy.

The Schedule forms part of Your policy and replaces the previous Schedule(s).

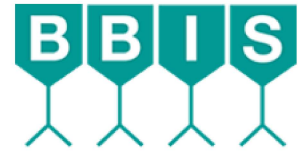
This Schedule outlines your cover and should be read in conjunction with your policy wording.

Policyholder Details

The Policyholder:	The Border Concert Band
Contact Address:	[REDACTED]
Postcode:	[REDACTED]
The Business:	Musical &/or Performance Activities Brass Band

Policy Details

Policy Number:	
Effective Date:	14 April 2025
Expiry Date:	13 April 2026
Annual Premium: (excluding Insurance Premium Tax)	
Insurance Premium Tax:	
Administration Fee:	
Total Amount Due:	



Your Insurance Adviser Details

Brass Band Insurance Services (a trading style of Adler Fairways), Prudent House, 50 Yardley Rd, Birmingham B27 6LG

The Insurer

Underwritten by Aviva Insurance Limited. Registered in Scotland No.2116.

Registered Office: Pitheavlis, Perth PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority and our firm's reference number is 202153.

Important

If the information in the schedule is incorrect or incomplete, or if the insurance does not meet your requirements, please tell Us as soon as possible.

You are reminded of the need to tell Us immediately of any circumstances or changes which we would take into account in Our assessment or acceptance of this insurance as failure to disclose all relevant circumstances may invalidate your policy, or may result in the policy not operating fully.

Contact Details for Claims and Help

Services

As an Aviva customer, You can access additional services to help You keep Your business running smoothly. Calls to 0800 numbers from UK landlines and mobiles are free. The cost of calls to 03 prefixed numbers are charged at national call rates (charges may vary dependent on your network provider) and are usually included in inclusive minute plans from landlines and mobiles.

Claims Service: 0800 015 1498

A 24 hour, 365 days a year claims line providing You with emergency assistance whenever it is required. When We know about Your problem, We will start to put the solutions in place.

Claims Service

For **Group Personal Accident claims** that fall under the following:-

- Death and capital benefits
- Temporary Total and Partial Disablement
- Additional benefits under the Group Personal Accident section

We have a dedicated, in-house claims service and they are available within business hours of 9am to 5pm, Monday to Friday.

To contact them via telephone: 08000 516 583

To contact them via email: gpaclaims@aviva.com

To contact them via post: Group Personal Accident Claims Aviva, Fourth Floor, The Observatory, Chapel Walks, Manchester M2 1HL

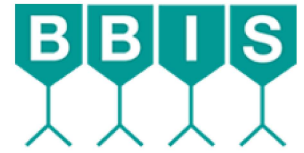
Please have Your policy details ready to hand.

Legal and Tax Helpline 0345 300 1899

Call this helpline anytime, day or night, for advice on legal or tax matters in the United Kingdom. This service, given in confidence, is included as part of your insurance policy.

Risk Solutions Helpline 0345 366 6666

Call for advice on safety, fire, security and other issues that can affect Your business. Most enquiries can be dealt with over the telephone, but if We can't give you an immediate answer, We will deal with your enquiry as quickly as we can. This service is available during office hours with an answering service outside these times.



Contact Details for Claims and Help (continued)

Counselling Service Helpline 0117 934 0105

This is a confidential service available to Your staff to help deal with personal issues such as bereavement, divorce, the threat of violence in the workplace and bullying at work. This service is available during office hours with an answering service outside these times.

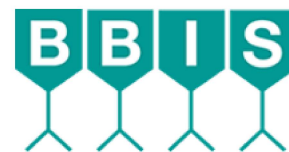
Website - <https://avivabusinesslaw.farill.io/>

This service (provided by DAS Businesslaw and powered by Farillio) is built specifically to help businesses manage a wide range of business and legal issues. You'll get access to:

- a range of regularly updated business and legal guides, document builders, interactive checklists and videos that can help you with the day-to-day running of your business, as well as helping you to manage your exposure to legal risk
- easy to use templates to build legal documents including employee contracts, health and safety policies, dismissal letters
- topics range from branding, crowdfunding, financial and tax planning, to marketing strategy to help build and grow your business
- email alerts on changes in law, legislation and regulation
- unlimited legal advice via the legal advice helpline

To register

1. Visit <https://avivabusinesslaw.farill.io/>
2. Enter the voucher code DASBAVI100 into the 'First time using Aviva Businesslaw?' box and click 'Validate Voucher'
3. Fill out your name, email address, and create a password
4. Validate your email address by pressing the link in the confirmation email that you receive.



Summary of Cover

The following sections are available and selected as noted below.

Section	Selected	Section	Selected
Property Damage	No	Employers' Liability	Yes
Business All Risks	Yes	Public and Products Liability	Yes
Money and Assault	No	Group Personal Accident	No
Terrorism	No		

Business All Risks

Description	Sum Insured	Single Article Limit	Situation
Band Instruments, containers and cases	██████████	██████████	Worldwide
Band Equipment including sheet music, stands and uniforms	██████████	██████████	Worldwide
Other Property including cups and trophies	██████	██████	Not Applicable
Contents of a Band Room	██████	██████	Not Applicable
Basis of Claim Settlement - Reinstatement unless otherwise stated.			
Excess		██████	

Endorsements applying to Business All Risks

(Where applicable, subject otherwise to the terms and conditions shown in Your policy).

Employers' Liability

Limit of Indemnity:	██████████
Terrorism Limit of Indemnity:	██████████
War Limit of Indemnity:	██████████

An Employers' Liability certificate is attached. It is recommended that You retain a copy of each Employers' Liability certificate issued to You.

Description of Activity/Activities	Estimate	Adjustable Rate
General duties	██████	No

Index Linking: Does not apply to the Wages, as detailed above.

Public and Products Liability

Limit of Indemnity:	██████████
Terrorism Limit of Indemnity:	██████████



Excess

Third Party Property Damage



Description of Activity/Activities

Number of Members

Adjustable Rate

Brass band



No

Index Linking: Does not apply to the Number of Members, as detailed above.

Additional Conditions applying to Your Policy

(Where applicable, subject otherwise to the terms and conditions shown in Your policy).