

GENERAL NOTES

Disclosing material facts

You are obliged to inform Us of any material fact that affects the risks We insure. If You are in any doubt whether a fact is material, You should disclose it.

Renewals

These terms and conditions include a provision that your insurance cover will automatically renew at the end of the insured term unless you specifically tell us that you do not wish for your insurance to renew.

By agreeing to these terms and conditions, you are also confirming that upon each renewal of your policy, unless you tell us otherwise, you want us to make the following changes to the terms of your insurance:

(a) Such changes as we believe, in good faith:

- (i) are appropriate for the type of policy you hold with us; and
- (ii) will produce an overall benefit for you.

Those changes may include changes to the scope of the insurance cover (i.e. what is insured), the benefits which your policy provides, and associated changes to the cost of insurance.

(b) Such other changes which we believe, in good faith, we have a valid reason to make.

Those changes may include:

- (i) changes made to clarify the terms of the policy;
- (ii) changes which are necessary to reflect changes in applicable laws and regulations; and
- (iii) changes to the cost of the insurance cover to reflect changes in our own costs and other economic considerations.

We do appreciate, however, that when the time comes you may not want us to make those changes, and we explain below the protections we will put in place to ensure that you have an opportunity to consider those changes and to refuse them, should you wish to do so, before your insurance is renewed.

We will always provide you with full written details of any changes which we intend to make to the terms of your insurance cover at least 21 days before your policy is due for renewal, which is when those changes would be due to take effect. We will not be entitled to make any changes unless we provide you with those details within that time-frame.

You will then have the right to tell us, within 14 days of receiving those written details, that you do not wish your policy to be changed in the manner notified to you. If you exercise that right, we will give you the opportunity to either:

- (a) renew your policy without any changes;
- (b) renew your policy subject to any alternative changes which we may offer to you; or
- (c) not renew your policy at all.

You can also cancel your policy at any time in any case. Full details relating to your cancellation rights are set out in the policy terms.

Emergency Claims Helpline - 08704 022 999

This service is available to You FREE as a valued Policyholder. The helpline is open all year round except Christmas Day and Boxing Day. It offers a personal contact (Mon-Fri 8.00am-8.30pm, Sat 8.30am-5.00pm & Sun 9.00am-4.00pm) providing assistance, advice and information in an emergency. You can also phone the helpline to request claim forms. Outside these hours a swift-action answerphone service is also available.

INTRODUCTION AND IMPORTANT NOTES

We have pleasure in introducing this insurance policy from E&L, for people who own musical equipment. Much careful research went into devising the policy. We hope You will be pleased with the level of cover and service We are offering.

You will see that the policy lists the cover We offer. Please read the policy as soon as You receive it. If You do not keep to the terms and conditions, Your policy could become void or We may not be able to accept liability for a claim. If You are not entirely happy with it, please return it to Us within 14 days without making a claim. We will then cancel the policy and return the whole of Your premium.

The policy may include new benefits, terms and conditions. If You filled in an out-of-date proposal form or this is a renewal, We recommend You read this policy carefully as it may differ from what You have seen before. It is up to You to make sure that the entire policy and Schedule meets Your needs. You must tell Us immediately if this is not the case.

We only insure You when We accept a satisfactory proposal form and issue a Schedule, and when You have paid Us the correct premium before the start date of the policy term or within 28 days if We allow a credit period to an intermediary. If We are told about any claims under the policy within the policy term, We will not have to return any part of the premium for that period.

The proposal form You fill in is the basis of this contract. We provide insurance under the policy for those specific sections in the Schedule or any endorsement.

The Schedule is an important document. It lists the cover You have chosen, it is proof of Your insurance and it may be needed if You have a claim. We will not be liable for more than the limit of cover shown in the relevant part of the Schedule. The policy depends on warranties, conditions and exclusions. If You ask, We may agree to change any part of the policy.

We as the insurer and You, as the insured, are entitled to choose the law applicable to the contract of insurance. We propose English Law and in the absence of any agreement to the contrary, English Law will apply.

This is a master policy wording showing all Sections of cover available for this type of insurance. Some sections of cover offered may not apply to Your insurance. Please check Your policy Schedule to see what sections of cover are applicable to Your insurance cover. A policy excess applies to all Sections of cover unless stated differently in the policy Schedule.



Francis Martin
General Manager
Signed on behalf of the Equine & Livestock Insurance Company Limited.

GEOGRAPHICAL LIMITS

The insurance provided by this policy is limited to United Kingdom residents domiciled in the United Kingdom or British Forces Posted Overseas, as long as they are serving in Europe and can provide a BFPO mailing address. **Subject to All Risk cover being selected cover is extended to 120 days Worldwide cover within a 365 day period.**

DEFINITIONS

Bodily injury - injury, which is sustained by You during the period of this policy; and is caused by an accident solely and independently of any other cause, except illness directly resulting from, medical or surgical treatment rendered necessary by such injury. Includes death or disablement within 365 days from the date of the accident by which such injury is caused.

Excess - the amount You must pay towards each and every claim. If claims are made under more than one section of cover, an excess will apply to each section of cover under which a claim is made.

Loss - all loss through whatever cause, such as theft, fire, accidental damage, or accidental loss.

Loss of auditive power - complete and irrecoverable loss of hearing in both ears.

Loss of limbs - physical severance or complete irrecoverable loss of use of one or both hands at or above the elbow or of one or both feet at or above the knee.

Loss of sight - complete and irrecoverable loss of sight in one or both eyes.

Material Fact - any event, fact or occurrence which would influence a decision, made by any party, as to whether or not to enter into a contract of insurance either at inception or policy review

Musical equipment - unspecified items with a value of less than £150 and items or collections valued over £150 as shown on the specified insured items list, this can include musical instruments, sound equipment, stands, disks, tapes, cases, lighting, props etc.

Permanent - lasting 365 days and at the expiry of that period is beyond hope of improvement (total disablement shall be construed accordingly).

Policy term - as agreed and stipulated in the policy Schedule and is one of the following: Yearly policy - runs for 365 days from the commencement date shown on the policy Schedule. This type of policy automatically renews annually.

Lunar Monthly - runs for and premiums are collected on, equal periods of 28 days. This type of policy automatically renews every 28 days.

Calendar Monthly - runs for and premiums are collected on a calendar month basis. This type of policy automatically renews every calendar month.

Automatic renewal is subject to receipt of premium.

Private premises - property used for residential purposes where no part is open to the public.

Risk address - the address given by You as the premises at which the items will normally be kept.

Home - Your place of residence but does not include garages or outhouses which are not attached to or form part of Your home, or sheds, or any other structures within the boundaries of the property.

Total disablement - disablement that entirely prevents You from attending to Your business or occupation (of any and every kind) or Your usual duties.

Unattended - left without an adult in charge who is responsible for the item's safekeeping.

Unoccupied/untenanted - when no adult is in authorised residence of the premises or any period longer than 21 days.

We/Us/the Company - Equine and Livestock Insurance Company Limited.

You/Your/the Policyholder - the person(s) named in the schedule.

SECURITY REQUIREMENTS

In taking out the policy, You make the following warranties (promises). We are not liable if You do not keep to them.

Accidental Damage

Instruments and equipment will only be covered if items are transported in a rigid bodied case.

Requirements when inside Your home or studio

All Equipment

1. All insured items are kept inside the risk address at all times unless You have opted for 'All Risk' cover and this is noted on the Schedule and the additional premium has been paid.

2. Premises housing insured items must meet the following requirements.

(a) A lock approved to British Standard 3621 or a mortice deadlock, of at least five levers must be fitted to all entrance doors;

(b) Key-operated security devices must be fitted to all opening windows, openings, skylights and the like on all floors including basements;

(c) When Your household has retired for the night (or in any event between 9pm and 8am) all external doors and windows must be secured as above, except occupied bedrooms on the first floors or above which may have one window locked ajar for ventilation. Any alarm system must be fully operational and 'set'; premises with alarms must have a system that is maintained in good order.

(d) Be constructed of brick, stone, slate or tile.

Equipment valued over £20,000

In addition to the requirements above, a National Approval Council for Security Systems (Nacoss) approved alarm must be fitted and used.

Requirements when on the road/stored in a vehicle**All Equipment**

- When in a vehicle any insured items must be
 - in a locked and secure boot
 - in a locked rear storage area of a hatch-back, four-wheel drive, estate car, MPV or SUV subject to a factory fitted cover being in place, and where not available, kept out of sight. If stored in these vehicles a minimum of a Thatcham approved Category 3 steering lock immobiliser must be fitted to the vehicle.
 - in a locked rigid bodied van, mini-bus or campervan providing the windows have been obscured and providing the item of property insured is in a compartment of the vehicle not accessible from the drivers area or, where the compartment is accessible is out of sight.
- Vehicles and premises when left unattended must have all doors, windows, windscreens, sunroofs and other openings left closed and properly fastened; and they must be securely locked with keys removed. Any special protections must be put in to full and effective operation.
- The vehicle must be taxed, insured and hold a current MOT (if required).
- Theft must have been shown to have been via forcible and violent entry or exit causing substantial damage.

Equipment valued over £15,000 (or an individual item over £3000)

In addition to the requirements above, the vehicle must be fitted with a Thatcham category 1 or 2 alarm/immobiliser. Note: If the immobiliser is not factory fitted, it must have been installed by a member of a Vehicle Security Installation Board.

Requirements when at premises open to the public

- When insured equipment is in premises open to the public and is not being used or attended, it must be locked in a separate and secure area not accessible by anyone except You, and be secured by a five-lever lock to British Standard 3621. Any security systems must be put into full effective operation.

SECTION 1 - THEFT, DAMAGE AND ACCIDENTAL LOSS**Cover**

We will insure Your equipment up to the amount specified in the Schedule or market value (whichever is less) for the theft, accidental loss of or damage to, Your Musical Equipment whilst at Your Home or Studio, at a Concert or Gig or in direct transit to a Concert or Gig. Your insured items are covered if they are left in an unattended vehicle provided that the Policy Schedule shows an 'All Risk' policy has been purchased and the appropriate premium has been paid to the Company.

EXCLUSIONS APPLICABLE TO SECTION 1**Exclusions Applicable whilst at Home or in Your Studio**

- Any theft, attempted theft, loss of or damage to Your Musical Equipment whilst in locked garages or outhouses which are not part of Your Home or Studio, or from sheds, or any other similar structures within the boundaries of Your property.
- Loss or damage where Your Home or Studio is left Unattended or Unoccupied for a period in excess of 21 days.
- Theft that is not reported to the Police as soon as You discover that the equipment is missing and at most within 24 hours.

Exclusions Applicable whilst in an Unattended Vehicle

- Loss or damage of any kind between midnight and 7am unless the Unattended vehicle is in a locked garage.

Theft, attempted theft, loss of or damage to Your Musical Equipment whilst in :-

- A taxi, van or similar vehicle, commercial vehicle or vehicle used as such, caravan (static or mobile), mobile homes or vehicles converted for this purpose.
- A vehicle unless all points of access including sunroof are shut and securely locked, keys removed and alarm (where appropriate) operational.
- A motor vehicle UNLESS the Musical Equipment is placed in a locked boot or concealed under a parcel shelf or manufacturers internal fitted cover.
- A convertible "soft-top" vehicle UNLESS the Musical Equipment is placed in a compartment which can only be opened by unlocking the boot lid and not by any other means, i.e. via the rear seats.
- A luggage container fitted to the exterior of the vehicle.
- A vehicle which is not taxed, insured or having a current MOT (if required).

SECTION 2 - NEW FOR OLD**Cover**

Following the total loss of an insured item(s) due to an insured peril as detailed in section 1, occurring within 1 year of new (yearly policies) or 2 years of new (monthly policies), replacement will be based upon the sum insured or new market value if less.

SECTION 3 - HIRE OF REPLACEMENT EQUIPMENT**Cover**

We will cover You for expenses necessarily incurred in the hiring of replacement equipment as a result of an insured peril as detailed in section 1, **up to a maximum of 20% of the total sum insured (subject to a maximum hiring cost of £4000)** or as stated in the Schedule. Our prior written agreement must be obtained before You incur any hiring costs.

SECTION 4 - PERSONAL ACCIDENT

We pay up to the amount specified in the Schedule if the first-named proposer sustains bodily injury (defined below) from playing the insured articles and this leads to his/her: death;
total and irrecoverable loss of auditive power;
total and irrecoverable loss of sight;
total and irrecoverable loss of limbs;
permanent total disablement entirely preventing any and every occupation.

Compensation is not payable under more than one of the benefits of this section for the consequences of one accident.

Conditions Applicable to Section 4

- We must be immediately notified in the event of Your accident or death resulting or alleged to result from an accident.

Exclusions Applicable to Section 4

- Death or bodily injury resulting from the suicide or intentional self-injury or from deliberate exposure to danger (except in an attempt to save human life) or from Your own criminal act, or sustained while You are in a state of insanity, or under the influence of drugs or alcohol.
- Any person over the age of 70 or under 18.
- Any pre-existing medical condition.
- Any consequences of pregnancy or childbirth.
- Losses except those caused in connection with an insured loss under any other section of this policy.

SECTION 5 - PUBLIC LIABILITY

We insure You up to the amount specified in the Schedule in respect of:

amounts You become legally liable to pay and/or costs and expenses of defending litigation incurred with our written consent for claims made against You for death or bodily injury or loss or damage to property arising from one event or all events of a series consequent on one original cause happening within the policy term and caused by or through Your Use of insured items specified in the Schedule.

Conditions Applicable to Section 5

- You must not admit responsibility, offer, promise, pay or agree to pay any claim or negotiate with any other persons following an incident.
- You must inform Us immediately of any impending prosecution inquest or fatal inquiry or civil proceedings. You must send Us every piece of correspondence and document You receive without replying to it.
- (a) You must allow Us to take over and conduct in Your name the defence or settlement of any claim for our own benefit;
(b) You must allow Us to take proceedings in Your name, at our own expense and for our own benefit, to recover compensation or secure an indemnity from any third party; You shall give all information and assistance We require.
- (a) For any claim or series of claims We may at any time pay You the amount of the limit of indemnity or any lower amount which the claim(s) can be settled for; thereafter
(b) We will have no further liability in the claim(s) except for the third party's costs and expenses incurred up to the date of payment; up to the limit of the indemnity specified in the Schedule.

Exclusions Applicable to Section 5

This policy shall not apply to liability in respect of:

- Death or bodily injury to You, any person handling the insured items with Your permission or consent, any members of Your household, any member of Your immediate family, Your agent or licensee, any person in the course of their employment or under a contract of service or apprenticeship with You, guest, employer or any person with whom You have a contractual or business relationship.
- Loss or damage to any property owned, held in trust, in the charge of or under the control of You, any person handling the insured items with Your permission or consent, any members of Your household, any member of Your immediate family, Your agent or licensee, any person in the course of their employment or under a contract of service or apprenticeship with You, guest, employer or any person with whom You have a contractual or business relationship.
- Pollution or contamination of water, buildings or structures, land, or the atmosphere and death or bodily injury, loss or damage to property caused by such pollution or contamination other than caused by a sudden identifiable unintended and unexpected incident which takes place in its entirety at a specific time.
- Any event which results from Your deliberate act or omission and which could reasonably have been expected by You having regards to the nature and circumstances of such act or omission.
- Death or bodily injury, loss or damage to property as a result of any person handling the insured items without Your permission or consent.
- Liability created by an agreement which would not have existed in the absence of that agreement.
- Death or bodily injury, loss or damage to property as a result of animals in Your possession, ownership, custody or control.
- Death or bodily injury, loss or damage to property as a result of Your ownership, Use or occupation of land or buildings.

SECTION 6 - ALL RISKS**Cover**

We insure You up to the amount shown in the schedule for all Sections with losses occurring elsewhere other than at the Risk Address (including up to 120 days Worldwide Cover within a 365 day period).

EXCLUSIONS APPLYING TO SECTIONS 1 TO 6

We are not liable for:

- Any item, or set of items (e.g. CD collection), if it is not specified in the Schedule.
- Theft from any vehicle or premises unless forcible and violent entry or exit was used causing substantial damage.

3. Theft from any vehicle or premises unless the security requirements detailed are adhered to.
4. Loss or damage arising from:
 - (a) Wear and tear, gradual deterioration, moths, vermin, any process of cleaning, repairing, alterations, dyeing or restoring any article, atmospheric or climatic conditions, chemical action or reaction, scratching or denting, bright or intense light (whether natural or artificial) or in relationship to the sensitivity of camera tubes, light meters or any light sensitive apparatus;
 - (b) unguarded fires/heaters, irons and the like, or where such things are close to combustible items whether by the policy or not.
5. Loss or damage:
 - (a) arising solely from electrical or mechanical breakdown;
 - (b) from anywhere except a defined place or during specified time span no greater than 24 hours.
6. Any loss of or damage to property left unattended in the open or in a public place, such as train or bus station, streets, car parks or communal areas.
7. Anything when a building housing the insured items is untenanted or unoccupied for more than 21 days continuously.
8. Equipment hired by someone else from You.
9. Theft from vehicles if the equipment is not out of sight and locked in an enclosed boot or compartment that is not accessible by removal of a shelf or partition.
10. Films, batteries, fuses, computer software, bulbs, strings, reeds, valves, leads or other consumable items.
11. Loss of revenue howsoever caused.

GENERAL CONDITIONS, INCLUDING HOW TO CLAIM

1. How to claim: On discovering any loss giving rise or likely to give rise to a claim under the policy, You must immediately notify Us and give full details to our head office: The Equine & Livestock Insurance Company Ltd, Thorpe Underwood Hall, Ouseburn, York YO26 9SS. This can be done in writing, by phone, fax or e-mail. If You have not received an acknowledgement from Us within 14 days after You sent it, You must send Us the details again, by recorded delivery. You must tell the police immediately if any insured item is lost or stolen or damaged as a result of attempted theft or vandalism, and do everything You reasonably can to get it back. You must co-operate fully and truthfully and give Us immediately any information that We may need.
2. When We are told of a potential claim, We will need You to fill in the relevant claim form. We cannot accept liability for a claim if the form has not been returned to Us immediately, and at most within 21 days.
3. We are only liable if We have received the correct premium before the start of each policy term or within the credit period if We have allowed one to an agent.
4. You must observe and fulfil all the terms, conditions and endorsements of the policy otherwise We will not be liable under the policy.
5. You must not misstate or omit or conceal a material fact from the proposal for this insurance or when renewing or claiming against it. Otherwise the policy is void and We will not return the premium.
6. You must take all reasonable precautions to prevent loss, theft or damage to the insured items. You must abide by the law and maintain the structure/fabric of any building in which You keep the insured item(s) in a good state of repair; and You must ensure the building can sustain satisfactorily the extremes of Weather. You must have the insured items professionally packed while in unaccompanied transit, and adequately protected against damage when in accompanied transit.
7. If any insured item consists of articles in a pair or set, the policy will not pay more than the value of any particular parts that are lost, destroyed or damaged. We do not insure any special value that the article or articles may have as part of a pair or set, nor more than a proportionate part of the insured value of the pair or set.
8. We may reinstate, repair, or replace the property, as the case may be, instead of paying the amount of the loss. On payment of any claim for loss under the policy, We own the property for which the payment is made.
9. We settle claims based on the actual value of the insured items at the time of the loss, subject to the limits of cover under the policy and market value. Residual/salvage value, Wear, tear and depreciation will be deducted, unless section 4 applies.
10. All losses must be backed up by receipts, estimates and reports for the insured property and for any costs incurred and such other evidence as We may reasonably require to prove the claim.
11. This insurance will stop covering any item as soon as You sell it or part with any interest in it, whether temporarily or permanently.
12. In the event of property specified in Your Schedule being of greater value at the time of loss than the sum insured, You will be considered as being Your insurer for the difference and You will pay Your fair share of the loss accordingly.
13. If any loss, damage or liability is insured by any other policy (or would be insured if this policy did not exist) We will not be liable for the whole claim. We will only pay anything over the amount which should have been paid under that policy (or policies) if this insurance had not been taken out.
14. If any dispute arises as to the amount to be paid under the policy, it may be referred to an arbiter to be appointed by the parties in accordance with the statutory provisions in force at the time. This provision for arbitration adds to Your legal rights and does not replace them.
15. You must notify Us immediately of any change of address at which the insured property is normally kept and must provide details of security precautions at the new address. Failure to do so may invalidate Your policy. We reserve the right to alter the terms of Your policy immediately after We are notified of such changes.
16. If You pay Your premiums by direct debit or credit card and You default on a payment, We will add a charge of £3.99 to Your next payment.
17. When We invite You to renew Your policy We may, at our discretion alter premiums, cover, terms and conditions as We deem necessary for any reason including such factors as Your item's age.
18. In the event of claims settlement becoming due We will issue settlement by BACS transfer. Where bank account details have not been provided or this is not possible settlement will be despatched by cheque. Settlement will be issued to You unless otherwise requested. You can request an alternative payee by ticking the relevant box on the claim form You fill in and by providing the third party name.

GENERAL EXCLUSIONS

1. Loss, damage, death or bodily injury resulting from the insured engaging in or taking part in naval, military or air force service or operations, or undertaking hazardous pursuits, unless We are informed beforehand, We agree to it in writing, We receive the appropriate premium, and We impose any additional terms and conditions We regard as necessary. ('Hazardous pursuits' means stunt work, flying, parachuting, climbing, underwater activities, racing rallies and the like.)
2. We will not pay a claim that is in any way untrue or fraudulent, or arises from a malicious, wilful or criminal act by:
 - (a) You or someone acting on Your behalf; or
 - (b) someone responsible for or in control of the insured items; or
 - (c) one of Your family, relations, agents, employees, licensees, paying guests, someone living with You or other person in contractual relationship with You.
3. Loss by delay, confiscation or detention by customs, or other officials or authorities.
4. Any legal liability or consequence associated with or caused by nuclear or radioactive escape, accident, explosion, waste or contamination.
5. Any loss, destruction, damage or liability associated with or caused by war, invasion, act of foreign enemy, hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection, military coup, civil commotion, strike, lock-out or terrorism.
6. Loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other aerial devices.
7. We will not pay for any losses which are not expressly covered by the terms and conditions of this policy.
8. Any liability that arises only because of an agreement or contract.
9. Any loss, injury, damage, illness, death or legal liability caused by or arising from the failure of any computer hardware or software or any other electrical equipment.
10. We do not cover any loss, injury, damage, illness, death or legal liability, directly or indirectly, caused by, happening through, in consequence of or contributed to by:
 - a) Influenza or any derivation or variant thereof;
 - b) arising from any fear or threat (whether actual or perceived) of such Influenza;
 - c) any action taking in controlling, preventing, suppressing or in any way relating to any outbreak of such Influenza.
11. Any claims as a result of any notifiable disease.

If We allege that, by reason of this exclusion, any claim is not covered by this insurance the burden of proving the contrary shall be upon the Policyholder.

POLICY ALTERATION & DUPLICATE DOCUMENTS

If you wish to make a change to your policy after the first 14 days of policy inception, a £10 administration fee applies to any amendments made. Any increase or improvement in cover will be subject to a 14 day deferment period.

Should you request additional copies of your policy documentation to be issued by post, there will be a £10 "replacement documents" charge in respect of this.

CANCELLATION RIGHTS

You can cancel at any time.

If you cancel within the first 14 days of policy inception, and no claim has been made, you will receive a full refund of any premium paid. If you have a monthly policy, cover will be cancelled with effect from the date your next policy premium is due.

If you have an annual policy and have not made a claim, a return of premium will be issued in accordance with our cancellation rates, as follows:

Time on risk	Percentage of premium returned
One month	80% less £10
Two months	70% less £10
Three months	60% less £10
Four months	50% less £10
Five months	40% less £10
Six months	30% less £10
Seven months	25% less £10
Eight months	20% less £10
Over nine months	Nil

If you have made a claim, you will not be entitled to any refund.

We may cancel this insurance at any time, in which case, we will return the premiums paid, in accordance with the above table. Our liability then ceases immediately but without affecting your or our rights under the policy up to the cancellation date. Notice will be treated as sufficiently given if posted to your last known address. Following the cancellation charge, no refund will be made of any amount equal to or less than £25.

Should you wish to alter your policy or cancel it please contact our office. This can be done in writing at the address noted below, by phone on 03300 243 360, fax 03300 242 971 or by emailing policyadmin@eandl.co.uk. For alterations and cancellation at renewal please write to the address noted below, telephone 03300 243 360, fax 03300 242 971 or email renewals@eandl.co.uk. If you have not received an acknowledgement from us within 14 days of sending details, you must post the details by recorded delivery.

If you wish to appeal against any decision regarding the administration of your policy (new business, mid-term or renewal), please write to the Customer Contact Manager. If you wish to submit a formal complaint, please refer to our Complaints Handling Procedure.

CLAIMS

If **you** require any assistance with any aspect of **your** claim please contact **us** either by e-mail at claims@eandl.co.uk or by phone on 3300 243 438. If **you** wish to appeal against a decision made regarding **your** claim (including the assessment or the outcome), please write to the Claims Manager. If **you** wish to submit a formal complaint, please refer to **our** Complaints Handling Procedure.

COMPLAINT HANDLING PROCEDURE (YOUR LEGAL RIGHTS REMAIN UNAFFECTED)

If **you** are unhappy with any aspect of **our** service and wish to make a formal complaint, please put **your** complaint in writing and address **your** complaint to the General Manager. We will issue a response within 8 weeks from the date we receive your complaint.

All correspondence should be addressed to The Equine and Livestock Insurance Company Limited, Thorpe Underwood Hall, Ouseburn, York YO26 9SS.

If **you** do not receive satisfaction through **our** internal complaints handling procedure, **you** may refer **your** complaint to the Financial Ombudsman Service, Exchange Tower, London, E14 9SR (tel: 0800 023 4 567 or 0300 123 9 123, email: complaint.info@financial-ombudsman.org.uk, website: www.financial-ombudsman.org.uk) within 6 months of the date of the General Manager's response.

CONTACT INFORMATION

Quotations/Sales: Phone 03300 243 254, Fax 03300 242 971
E-mail quotes@eandl.co.uk
Opening Hours: Mon to Fri 8.00am-8.30pm Sat 8.30am-5.00pm Sun 9.00am-4.00pm

Claims: Phone 03300 243 438, Fax 03300 242 971
E-Mail claims@eandl.co.uk
Opening Hours: Mon to Fri 8.00am-7.00pm Sat 9.00am-12.00pm

Existing customers: Phone 03300 243 360, Fax 03300 242 971
E-mail policyadmin@eandl.co.uk
Opening Hours: Mon to Fri 8.00am-8.30pm Sat 8.30am-5.00pm

Affiliates/Brokers: Phone 03300 243 229, Fax 03300 242 971
E-Mail broker@eandl.co.uk
Opening Hours: Mon to Fri 8.30am-5.00pm