

**Company:** Brookfield Underwriting AB, Sweden  
**Product:** Musical Instruments (ref. ENG-BK037)

Brookfield Underwriting (org.nr 556799-5351) is authorised and regulated by the Swedish Financial Inspectorate [www.fi.se](http://www.fi.se) – register number 10-5413

This document provides a summary of the key information relating to this fine art insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

## What is this type of insurance?

This policy is designed to meet the needs of policyholders who want to protect themselves against loss of or damage to their musical instruments.



### What is insured?

- ✓ Loss of or damage to your instruments shown in the risk details.

For items that are listed individually, in the event of a total loss we will pay the amount shown for the item in the specification held by us or your insurance agent.

For items that are not individually listed in the specification, in the event of a total loss we will pay the market value on the date of the loss.

- ✓ We will allow an increase in the total amount insured of up to 25% to cover items you acquire during the period of insurance. You must tell us about any new possessions within 60 days of acquisition and pay an extra premium we require.



### What is not insured?

- ✗ Wear and tear, gradual deterioration, inherent defect, rust or oxidation, moths, insects, vermin, warping, shrinkage, rot, fungus, mould or infestation.
- ✗ Breakage of strings, reeds or drumheads while the instrument is being played.
- ✗ Loss from or damage in or on unattended vehicles, unless kept out of sight or in the custody of a competent professional carrier.
- ✗ Mechanical or electrical breakdown.
- ✗ Loss or damage occurring during transport, unless the item was suitably packed given its nature and the mode of transport.
- ✗ Loss or damage caused by or resulting from repairing, restoring, retouching, or any similar process;
- ✗ Radioactivity or any chemical, biological or electrical weapon.
- ✗ War, invasion, or other act of hostility.
- ✗ Confiscation or destruction by an authority.
- ✗ Loss or damage caused by biological or chemical terrorism
- ✗ Loss or damage caused by computer virus



### Are there any restrictions on cover?

- ! We will not cover the amount of the excess, where applicable.
- ! Check your policy schedule for any conditions that may apply specifically to your policy.



### Where am I covered?

Anywhere in the world, unless stated otherwise in the policy schedule



### What are my obligations?

- You must take care when answering questions and ensure that all information is accurate and complete.
- You must let us know if the information provided changes.

- You must take reasonable care to protect your instrument from loss and damage and keep it in good condition and repair
- You must tell us as soon as possible about any claim or loss.



### **When and how do I pay?**

We will send you premium invoices. Payment must be done by bank transfer and received by us before the due date.



### **When does the cover start and end?**

Please check your policy schedule for your cover start and end dates.



### **How do I cancel the contract?**

By giving us notice in writing at any time. You will receive a full refund if you cancel the policy in writing within 14 days of insuring with us, provided you have not made a claim. If you cancel the policy after the first 14 days, we will return a pro-rata proportion of your premium, provided you have not made a claim.

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