Leicester-Shire Schools
Music Service

## INSTRUMENT HIRE INSURANCE

**Basic Cover:** You are covered subject to some conditions against theft, accidental loss or damage, anywhere in Great Britain, Northern Ireland, the Channel Islands and the Isle of Man. In addition the cover applies anywhere in the world for a period not exceeding 45 days in any one period of insurance.

1. You are covered whilst transporting the instrument to and from home, rehearsals, lessons or concerts.
2. The instrument is not covered for theft if it is left in an unattended vehicle at any time.
3. If an instrument is damaged due to neglect, misuse or due to theft from an unattended vehicle then Leicester-Shire Schools Music Service will seek the **full replacement value of the instrument from the hirer**.
4. You are covered if the instrument is damaged beyond repair, unless the damage has occurred due to neglect or misuse.
5. The cover may be invalidated if you are in breach of any of your conditions of hire.
6. There is an insurance excess of £50 payable by the hirer. You will be required to pay the first £50 of any costs incurred through theft, accidental loss or damage.
7. The cover only applies when we have received your signed hire agreement form. **A signed hire agreement form must be received by Leicester-Shire Schools Music Service in order for the insurance cover to be validated**. If a signed hire agreement form has not been received, the hirer will be liable for the full cost of repair or full replacement cost of the instrument, should a claim need to be made.

## IF YOU NEED TO MAKE A CLAIM

You must contact Leicester-Shire Schools Music Service on **0116 3050400** as soon as possible with details of the instrument and nature of claim.

If your claim is for the theft or loss of the instrument then you must report the theft/loss to the police, and then contact Leicester-Shire Schools Music Service. The police crime number will be required in order to process the claim.

If it is a claim against damage to the instrument then you must return the instrument to Leicester-Shire Schools Music Service to be assessed. You must not attempt any repairs yourself or arrange for repairs to be made to the instrument.

In all cases Leicester-Shire Schools Music Service will try to process your claim as soon as possible, and will endeavour to supply you with a replacement instrument as quickly as possible. The hirer will be liable for the first £50 of the claim.