

**Independent Society of Musicians  
Members Public & Products Liability Insurance  
Confirmation of Cover**

**Member Details**

**Member Name:** Emma Mason  
**Membership Number:** 73540  
**Membership Category:** Full member  
**Membership Commencement Date:** 29 April 2026

**Policy Details**

**Policyholder:** Standard, Student & Early Career members for the time being of the Independent Society of Musicians

**Business Description:**

- a) Any activity connected to the Assured's occupation as a musician (including composing, conducting, mentoring, performing, rehearsing, singing or teaching or as a music professional (including music administrator, music technician, music therapist, music consultant or music publisher)
- b) Students undertaking a degree level (or equivalent) course in music for activities connected with their studies or any work as a music professional
- c) The organisation and staging of music performances and pupils concerts
- d) Any activity undertaken by an ISM local group

**Insurer:** Hiscox Insurance Company Limited

**Policy Number:** 8541722

**Period of Insurance:** 12 months from the Membership Commencement Date stated above.

**Applicable Endorsements:**

- 1) Damage to Property Belonging To A Third Party cover up to £25,000 any one claim; but excluding:
  - damage to property held in trust by a person other than the insured member
  - damage to property owned, leased, hired or rented to the insured member
  - damage where indemnity is provided by another policy
  - the first £500 of any claim
- 2) Cover for Personal Service Companies of members
- 3) Exclusion of work undertaken under a formal partnership arrangement with any party who is not a member of the Independent Society of Musicians

**PUBLIC & PRODUCTS LIABILITY INSURANCE**

**Limit of Indemnity:** £10,000,000

**Eligibility:** All eligible members who are normally resident in the United Kingdom, Isle of Man or the Channel Islands

**Indemnity to Principal:** Included

**Territorial Limits:** Worldwide

**Applicable Courts:** Worldwide

**Important:**

For full terms and conditions please refer to the Policy Document, a copy of which is available to view at [www.hencilla.co.uk/unions/independent-society-of-musicians](http://www.hencilla.co.uk/unions/independent-society-of-musicians)

**Insurance Arranged By:**

Hencilla Canworth, Simpson House, 6 Cherry Orchard Road, Croydon, Surrey, CR9 6AZ Tel: 020 8686 5050; Fax: 020 8686 5559; E-mail: [mail@hencilla.co.uk](mailto:mail@hencilla.co.uk) ; Website: [www.hencilla.co.uk](http://www.hencilla.co.uk)

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**Important:**

In some circumstances entitlement to cover may cease before the expiry date shown and confirmation of the present position can be obtained by request via e-mail at [membership@ism.org](mailto:membership@ism.org)