

NATIONAL ASSOCIATION OF CHOIRS MEMBERS INSURANCE PORTFOLIO

Agreed amendments to the Hiscox policy wording are as follows:-

- Property Definitions – reference to Office is deleted
- Property Contents – the Definition of Contents shall read:-
'music, musical instruments, furniture, fittings and equipment including trailers and member's personal effects. All belonging to you or for which you are legally responsible. Money is specifically insured elsewhere.'
- Property Contents – The underinsurance, security and unoccupancy clauses are deleted
- Personal Accident and Illness – all reference to illness and temporary total or partial disablement is deleted
- Personal Accident and Illness – special limit applies to this section
"£1,000,000 is the maximum amount payable under this section"
- Personal Accident and Illness – the Definition of an insured person shall read:-
'any member aged 16 and over of a choir which is affiliated to the National Association of Choirs whilst on activities connected with the affiliated choir.'



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