



# Musicians' Instrument Equipment Liability Insurance

Specifically for  
CFM / AFM members

**Your business is music to our ears.**

You spend hours perfecting your talent and invest in equipment which allows you to express it. HUB International is in-tune with your needs and has you covered.

### **PROGRAM FEATURES**

- All-risks' coverage on your instruments and equipment
- Worldwide coverage
- Rental Reimbursement – up to \$10,000 in coverage, if you need to rent instruments or equipment in the event of a loss
- \$100 deductible per occurrence on instruments and equipment
- Commercial General Liability including bodily injury, property damage, medical payments, tenants legal liability and non-owned automobile
- Up to \$2,500 coverage on promotion material, T-shirts, CD's, posters, etc.
- Loss of earnings up to \$5,000 due to loss or damage to venue
- Loss of earning up to \$5,000 due to loss or damage to equipment
- Rented, Leased or Borrowed Equipment, \$10,000 limit up to 14 consecutive days

### **RATES AND PREMIUMS**

- \$2 rate per \$100 sum insured for Instruments and Equipment
- Liability rates (\$500 deductible):
  - \$1,000,000 limit - \$60 per member
  - \$2,000,000 - \$115 per member
  - Higher limits available upon request

### **APPLY FOR COVERAGE**

Cristina Omar | [cristina.omar@hubinternational.com](mailto:cristina.omar@hubinternational.com) | 519-325-1785 | TF: 800-463-4700



# Application for Musicians' Program

## Instrument, Equipment & Liability Coverage

Full Name of Insured:	Telephone Number:	CFM / AFM Local No:
Mailing Address (including Postal Code):		Member Number:
Street	Town, Province	Postal Code
Member's E-mail Address a/o Website Address:		
If you are a member of a group, provide the name of the group:		Number in Group:

## Insurance Coverage Requirements List each instrument or piece separately. Attached separate sheet, if necessary

Quantity Set	Make	Model	Serial Number	Total Stated Value
Total Stated Value of all Instruments & Equipment				
2% of replacement cost (round 2% replacement cost to nearest dollar)				
Liability Limit \$1,000,000 = \$60 multiplied by No. of members			X \$60	
Liability Limit \$2,000,000 = \$115 multiplied by No. of members			X \$115	
Total Policy Premium:				
Applicable Taxes: (Saskatchewan 6%   Manitoba 7%   Ontario 8%   Quebec 9%   NFLD 15%)				
Total Policy Premium <small>(Please make cheque payable to HUB International Ontario Limited or provide credit card number &amp; expiry date below)</small>				
Visa or Mastercard Number	Expiry Date:	Three digit Security Code (on reverse):		
I may have provided personal information in this document and by other means and I may in the future provide further personal information. Some of this personal information may include, but is not limited to, my credit information and claims history. I authorize my broker or insurance company to collect, use and disclose any of this personal information, subject to the law and to my broker's or insurance company's policy regarding personal information and underwriting my policies, renewals, changes of coverage, evaluating claims, detecting and preventing fraud and analyzing business results. I confirm that all individuals whose personal information is contained in this document have authorized that I agree to the above on their behalf.				
Signature:			Date:	

**\*By providing my signature, I certify that I am a member in good standing of the Canadian Federation of Musicians or the Musicians' Rights Organization of Canada (MROC).**

**Return this application with payment by email, mail or fax to:**

**Cristina Omar | [cristina.omar@hubinternational.com](mailto:cristina.omar@hubinternational.com) | 519-325-1785 | TF: 800-463-4700 | F: 519-326-0128**

**HUB International, 24 Seacliff Drive East, Unit 100, Leamington, ON N8H 0C2**

