



Mobile DJ Network - Equipment Cover

Important Information, Specific Conditions and Exclusions

Mobile DJ Network :- Exclusive Equipment Cover

Based on cover provided by Pardus Underwriting and Accelerant Insurance Europe SA

Cover offered with Pardus Underwriting Commercial Combined Policy Wording :- All Risks Section

Section Extensions

Alternative Hire Costs

This Extension provides insurance for the cost of hiring alternative item(s) following Damage insured under this section.

Subject to the terms and conditions of this policy and provided that:

- 1) Our maximum liability shall not exceed the amount shown in the schedule
- 2) We shall not be liable for hiring costs arising more than six weeks from the date of loss or Damage to which they relate
- 3) We shall not be liable for the Excess as specified in the schedule
- 4) The Insured and Insured Person will do and assist Us or Our representatives in doing everything reasonable to minimise any loss

Fraudulent hire

This Extension provides insurance up to the sum insured stated in the Schedule for loss by theft by deception of Property insured that an Insured Person has hired out under a standard hire contract, but We will not make any payment unless an Insured Person has:

- a) retained a copy of photographic identification of the hirer by means of either a passport, driving licence or UK Photo ID Card; and
- b) retained a copy of at least two utility bills for the hirer relating to the same premises; and
- c) retained a copy of the credit card details of the hirer; and
- d) only allowed the actual hirer to collect the hire items.

Dry Hire Insurance

This Extension provides insurance for Damage to the Property insured whilst on hire without an accompanying operator (Dry Hire).

Subject to the terms and conditions of this policy

and provided that:

- 1) Our maximum liability shall not exceed the amount shown in the schedule

2) We shall not be liable for the first £500 of any claim

Specific Exclusions

Losses from unattended vehicles or trailers not through forcible and violent entry

Damage to flooring or inflatable equipment by footwear.

Specific Condition

Active Mobile DJ Network Membership - The client must have an active "Premium" Mobile DJ Network Membership, should this not be the case any specific enhancements and extensions will be removed and the premium will be re-rated without any specific Mobile DJ Network discounts being applied.