



# 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**

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