

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
- \$200 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 earnings up to \$5,000 due to loss or damage to equipment
- Rented, Leased or Borrowed Equipment, \$10,000 limit up to 30 consecutive days

Rates and Premiums

- \$2.27 rate per \$100 sum insured for Instruments and Equipment
- Liability rates (\$500 deductible):
 - \$1,000,000 limit - \$68 per member
 - \$2,000,000 - \$131 per member
 - Higher limits available upon request

Apply for Coverage

Cristina Omar

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P: 519-325-1785

TF: 800-463-4700

Instrument, Equipment & Liability Coverage

Full Name of Insured:	Telephone Number:	CFM / AFM Local No:
Mailing Address (including Postal Code):		
Street	City	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:
Please provide a description of your musical-related activities (e.g., guitar lessons, band member, professional singer, etc.):		
Please provide your total earnings from all music-related activities: \$		

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			
2.20% of replacement cost (round 2% replacement cost to nearest dollar)			
Liability Limit \$1,000,000 = \$68 multiplied by No. of members			X \$68
Liability Limit \$2,000,000 = \$131 multiplied by No. of members			X \$131
Total Policy Premium:			
Applicable Taxes:			
(Saskatchewan 6% Ontario 8% Quebec 9% NFLD 15%)			
Total Policy Premium			

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**

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The Musicians Program is an exclusive program of HUB
International Ontario ULC and Intact Insurance Company