

# What is covered by the policy?

When you insure your gear through Dansk Artist Forbund (DAF) (The Danish Artists' Union), you can obtain cover for your musical instruments, gear and accessories used in connection with your work. We have an agreement with Brookfield which allows you to insure your instruments and gear.

## **Cover around the clock and around the world**

The insurance covers everywhere, in Denmark as well as the rest of the world.

## **A list of your gear**

The instruments and the gear you have listed are covered by the insurance. The list should be forwarded to DAF when the policy is first taken out and can be adjusted as and when required. You list your gear in three categories: musical instruments, musical and other gear, and portable electronic equipment.

## **Take good care of your gear**

It is a requirement for cover under the instrument and gear insurance that you take good care to protect your gear against accidents and damage. During transport, the gear must be securely stored in flight cases using appropriate storage methods.

## **All-risk insurance covering damage caused by accidents, fire and burglary/theft**

The insurance covers burglary and theft as well as damage caused by a sudden, external event such as gear being accidentally dropped. Exclusions from the all-risk cover (e.g. wear and tear, mechanical or electronic failure, damage caused by incorrect storage during transport, war and acts of terrorism) are set out in the [policy wording](#).

## **The insurance covers the current value of the instruments**

The insurance covers the value of the instruments at the time of the claim event, i.e. the market value of a similar instrument of the same age and condition. However, compensation can never exceed the sum insured for the instrument. The market value of portable electronic equipment such as computers is determined in accordance with the depreciation table in the [policy wording](#).

## **Burglary/theft and total loss**

In case of burglary/theft or total loss, the compensation payable under the insurance is based on market value.

## **Repairs**

If your instrument is partially damaged, the insurance covers the cost of repairs. If the cost of repairs exceeds the value of the instrument, the insurance pays the market value.

## **Repairs abroad**

If your instrument has to be repaired by a repairer in another country, the insurance pays your travel costs including accommodation and meals in Europe to enable you to hand in and collect your musical instrument.

## **Instrument hire during repairs**

The insurance pays for hire of a similar musical instrument during the period your instrument is unavailable due to repairs.

*Please note that cover for the costs of travel and instrument hire in connection with repairs is subject to the insurance company's written approval.*

### **Forgotten musical instruments**

You are covered by the insurance if you forget or misplace your musical instrument.

### **Automatic cover for newly purchased instruments**

New instruments and gear are automatically covered by the insurance if you add them to your list within 60 days from date of purchase. This does not apply to portable electronic equipment.

### **How to assess the value of your instruments**

The sum insured for your gear should be based on its current value (market value). Some instruments increase in value with age, while others lose value over time. If you need help to determine the correct sum insured, you might try to contact a recognised gear or musical instrument shop, which can assess the market value of your instruments on the basis of age, model and make.

### **Insurance of portable electronic equipment**

You can also insure **one** computer or **one** telephone used in connection with your work. The sum insured of portable electronic equipment should be included in the list at purchase price during the year of purchase. Electronic equipment loses value relatively quickly, and in the event of repairs or replacement, the value will be assessed in accordance with the depreciation table in the policy wording.

### **Ownership**

It is your responsibility to document the purchase and ownership of instruments and gear on your list by means of serial numbers, receipts and/or photos.

You can also insure instruments that you have borrowed or hired. In the event of a claim you must produce the owner's receipt for the instrument or a hire contract.

### **Keep the list updated**

We recommend that you check the list at least once a year. Check whether you have new instruments that should be added or gear that should be deleted. It is also a good idea to regularly check whether the value of the insured instruments is up-to-date. If your guitar has increased in value, the sum insured needs to be increased.

### **Reporting a claim**

Report a claim as soon as possible. Click [here](#) to download a claim form. Fill in the description and attach a photo of the damage and a repair estimate.

If the claim involves burglary/theft or total loss, you must submit proof of ownership, e.g. a receipt or a photo, as well as a police report if the item was stolen.

Email the claim form to insurance secretary Susanne Lyngaa: [sl@artisten.dk](mailto:sl@artisten.dk)

If the claim is covered, compensation or repair costs will be deposited directly into your account by Dansk Artist Forbund.

### **Insurance of the gear of an entire band**

A band's entire gear can be included in a single list, provided all the members of the band are members of DAF. One member of the band must take responsibility for the insurance in terms of updates, claims and documentation. Payment is collected from a single member in connection with payment of the membership fee or as per invoice.

### **The insurance premium is tax deductible**

The premium for the instrument and gear insurance is tax deductible.

### **Issuance, amendment or termination of insurance**

The insurance can be taken out and/or amended at a day's notice. The cover takes effect when the issue or amendment has been confirmed by Dansk Artist Forbund. Cover is

conditional upon payment of both membership fee and insurance premium.

The insurance can be terminated with effect from the end of the following month.

**The premium is paid monthly in advance**

You pay a full month's premium on the first day of the month, regardless of the day of the month on which the policy was issued, updated or terminated. The insurance is automatically renewed, and the premium is collected with the membership fee. Payment of the premium is a condition for cover.