



# Prelude

H W Wood Limited are pleased to introduce the launch of our new music product **Prelude Musical Instrument Insurance** our Musical Instruments business is a strong part of our Fine Arts team and we are pleased to welcome Claire Sanders, with over 22 years of experience in this industry.

Our company has **offices located World Wide**, including UK, USA, Canada, France, Spain, Germany, Greece, Holland, Hong Kong and Australia and we work with our international colleagues closely enabling us to place business locally whilst still dealing with you and communicating in your local language, where possible.

We have a greater access to the Lloyds market which enables us to provide **competitive premiums** enabling **bespoke rating**, along with **exceptional customer care** for Musicians, Dealers, Makers, Collectors and Orchestras.

- ✓ **World Wide, All Risks Insurance**: fire, theft, flood, loss, accidental damage and loss of value following accidents.
- ✓ Up to a **25% No Claims Discount** on new policies (providing claims free within the last 5 years).
- ✓ **For use by under 16's**, with no additional charge.
- ✓ **Earthquake coverage** (certain territory restrictions may apply).
- ✓ If you're a **Dealer** the insurance extends to loss or damage **whilst working on instruments**.
- ✓ **Retired Musicians** premiums are better designed to suit your own circumstances.
- ✓ **Short term coverage** during your policy period for up to one month, **at no additional cost** up to a value of GBP25,000 (or currency equivalent).
- ✓ **Cover for loss and accidental damage by customs or other government officials**, subject to an annual policy being in place and an additional charge.
- ✓ **Cover for losses from unattended vehicles whilst on a rest stop, no additional cost.**  
(Maximum value GBP500,000 or currency equivalent)
- ✓ Cover can be extended to include **Climatic coverage**, if requested.
- ✓ **Hire charges** for up to 25% of the value of the item or maximum GBP5,000 (or currency equivalent) in an event of a claim.
- ✓ **Hired Instruments** up to a maximum value of GBP20,000 (or currency equivalent) for up to 60 days hire.
- ✓ **Orchestras and Collectors cover for new possessions** up to 25% of the Sum Insured.
- ✓ If you're an **Orchestra** we offer **Travel expenses in the event of a claim** up to a value of GBP1,000 (or currency equivalent).

For more information or a quotation please contact: Claire Sanders at H.W.Wood Limited - The Baltic Exchange, 38 St Mary Axe, London, EC3A 8BH Direct Dial: +44 (0) 20 3697 2099 Email: [clairesanders@hwint.com](mailto:clairesanders@hwint.com) or visit our website: [www.hwiuk.com](http://www.hwiuk.com)