

ADDITIONAL EXPLANATORY NOTES

THE FOLLOWING NOTES MAY ASSIST YOU

Accidental Damage

Must be reported to BMILS within 48 hours who will advise where the instrument should go for assessment.

Repairs must not be done until authorisation is given by BMILS.

Significant damage will require a full statement of circumstances with accompanying photographs from the Student and Guarantor.

In the event of damage to an instrument or bow that is lent to the Scheme, and not owned by BMILS, the owner of the instrument/bow will be informed, and will be involved in any negotiations and assessments concerning damage and/or devaluation.

Bursaries

Available to applicants demonstrating exceptional need and on substantiation of gross family income.

Application forms are available at the appointment only.

Bursaries are reviewed annually and their availability cannot be guaranteed.

Any changes in financial or personal circumstances must be notified.

All information is used solely for the purposes of BMILS and will not be disclosed to third parties.

BMILS reserves the right to terminate bursary assistance if the Guarantor evidently no longer meets the necessary criteria.

Change of Address/Contact Details

You must notify BMILS immediately of any changes to your contact details. A form is available on the website.

Default

Grounds for termination of the Agreement

- Non-payment of the Loan Charges
- Failure to report loss, theft or damage within 3 days
- Failure to insure the Instrument/Bow within 24 hours
- Failure to complete the Annual Update Forms
- Failure to report changes in personal, educational or financial circumstances directly affecting the Agreement of Loan or Bursary Award
- Breaches of any of the Terms and Conditions

Penalties and consequences in the event of default

- Automatic loss of deposit
- Cost of replacement strings and bow re-hair/service of the instrument
- Immediate payment of outstanding charges to the end of the agreed loan period as set out in the Agreement of Loan
- Additional administration charges as appropriate

Deposits

Up to £250 per instrument and/or bow.

Bows above the value of £1000 may require a separate deposit.

Deposits must be paid when signing the agreement and are refundable. If an instrument/bow is not returned in appropriate condition, or within specified time limits, or at the end of the agreed period, the deposit will be withheld.

BMILS reserves the right to make supplementary charges to the Student/Guarantor to cover the cost of repairs needed in such circumstances.

Deposits may take up to four weeks to be refunded.

Duration of Loan & Extensions

Instruments are only lent to students in full time education.

Loans are made for a period of 3 years, and may be extended annually on application. A form is available on the website.

The loan of an instrument will only be granted for a 'gap year' in special circumstances.

ADDITIONAL EXPLANATORY NOTES CONT.

Instrument Maintenance/Care/Cracks

BMILS will cover the cost of routine work listed below:

- General cleaning
- Bridge & sound-post repairs/replacement
- Fingerboard shoot /replacement
- Adjustment/bushing/replacement of pegs
- Open seams
- New pads/springs and re-corking
- Regulation and adjustment

The following are not included:

- Lapping and thumb grips on bows
- Bow re-hair
- New strings
- New/alternative tailpieces/endpins/spikes
- Re-cutting bridge
- Specialist bridges
- Repair necessitated by the opening of old cracks

PLEASE NOTE

No alterations may be made to any instrument without the full authorisation of BMILS.

Repair necessitated by the opening of old cracks is the responsibility of the Student/Guarantor.

Under the special terms of the insurance policy with Allianz Cornhill new cracks due to atmospheric damage are covered. This may not be the case with other insurance companies, and you may therefore be liable. Please check with your insurance company first.

Insurance

Please see details on page 10.

Recall

If an instrument is recalled during the agreed loan period 3 months notice will normally be given.

BMILS is not obliged to give reasons or to enter into discussion or correspondence regarding recalled instruments.

An alternative instrument will be offered where appropriate.

Return of the Instrument

No instrument is to be returned under any circumstances without an official appointment with a member of the BMILS staff.

Instruments must be returned in person to the offices of the BMILS.

Instruments cannot be left with reception staff at Benslow Music. Benslow Music are not authorised to take receipt of the instrument and no receipt will be issued.

The Instrument Log Book and Service Record MUST be returned together with the instrument/bow.

Travel outside the UK

Instruments are only allowed outside the UK as part of an organised group tour, competition or study.

If you need to take your instrument abroad you must obtain the permission of BMILS in writing, in advance.

Instruments must only be carried as cabin luggage, and are never allowed in the hold of an aircraft.

Upgrading/Instrument Review

Students may need to upgrade or review the instrument they borrow for a number of reasons – the need for a larger size, one of higher quality or different tone and projection.

To register for an upgrade visit the BMILS website, download the Instrument Review Form, complete and return it to the office.

It may be necessary to go on a waiting list due to availability. Early notice is advised.

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Valuation

The current valuation of the instrument/bow is written on the Agreement of Loan, and a valuation statement made by the BMILS luthier is contained in this Log Book. A copy of the valuation may be required as proof of value by the Insurers.

The instrument valuation provides the basis for the Annual Loan Charge. This charge will not normally change within the initial 3 year loan period, however BMILS reserves the right to vary the Annual Loan Charge to take account of any variation in the value.

Insurance

Your instrument is covered by Allianz Cornhill under the terms of the BMILS Insurance Policy on the day that your loan commences.

Within 24 hours of your appointment you must take out and insure the items on loan under your own policy.

Your instrument will not be covered under our insurance after this time and you will be liable for any loss, theft or damage.

Musical Instrument Insurers:

Allianz

Web - www.allianzmusic.co.uk

Tel - 0800 975 1510 - Claims Line

Your instrument is covered by Allianz under the terms of the BMILS Insurance Policy on the day that your loan commences.

Within 24 hours of your appointment you must take out and insure the items on loan under your own specialist musical instrument insurance policy.

Policy Type

- Specialist Musical Instrument Insurance with All Risks, Worldwide Cover and Unattended Vehicle Cover.

To receive a reduction on your premium as a Benslow Borrower please quote ref 1300054344. Under the specially negotiated terms of this policy Allianz also allow claims for new atmospheric damage.

Other specialist Musical Instrument Insurers include:

Hencilla Canworth - hencilla.co.uk

Lark - larkinsurance.co.uk

Laplaya UK - laplaya.co.uk

Musicguard - musicguard.co.uk

What to do in the event of loss/theft or an accident

Inform the Police. In the case of theft, report the instrument as stolen and get a Crime Reference Number. Inform BMILS within 48 hours supplying details with photos if appropriate, and speak to us in person.

Inform the Insurers.

BMILS will advise you where to take your instrument for assessment. This may or may not be the approved instrument repairer listed in the front cover.

Authorisation for estimates and repairs may only be given by BMILS

“ Throughout the time that I’ve had the violin I have been in touch with the lady who owned the violin and donated it to the scheme. She told me how the violin had lived through two world wars and how she had found it in a cupboard which was like an Aladdin’s cave! ”