



# Insurance for Amateur Sports and Social Clubs

Exclusively arranged by

**marshall wooldridge**

insurance brokers and independent financial advisers

Underwritten by

**Allianz** 

The IntoSport Amateur Sports and Social Clubs Insurance Policy has been designed by insurance brokers Marshall Wooldridge specifically to meet the needs of a wide range of Amateur Sports and Social Clubs and allows Clubs to insure a package of covers - all in one simple policy underwritten by Allianz Insurance plc.

## Overview of Covers Available

### Public and Products Liability

Covers the legal liability of the members of the Club's committee, trustees, individual members and volunteers whilst engaging in club activities including official social functions for:

- Accidental injury to members of the public or accidental loss of or damage to third party property up to £5m or £10m limit of indemnity any one claim
- Accidental injury to members of the public or accidental loss of or damage to third party property caused by products supplied by the club up to £5m or £10m limit of indemnity any one period of insurance (you may select the limit of indemnity at £5m or £10m as required)

The cover automatically includes:

- Legal and other costs and expenses in connection with the defence of any valid claim
- Food, drink and goods sold or supplied
- Damage to leased and rented premises other than damage to premises where the club is responsible for arranging any Material Damage insurance cover under a Tenancy or other Agreement.
- Corporate Manslaughter – Legal defence costs up to £5m.

#### Significant Exclusions:

- a) The ownership or use of any mechanically propelled vehicle where motor insurance is required by law
- b) Any loss or damage to property either owned by you or in your custody or control (other than as provided for leased or rented premises)
- c) The first £100 of any claim in respect of loss of or damage to third party property.

### Employers Liability

Covers the Club's legal liability to employees for death or injury happening in the course of their employment with the club up to £10m limit of indemnity any one claim.

The cover automatically includes:

- Legal and other costs and expenses in connection with the defence of any valid claim
- Health and Safety at Work – Legal defence costs
- Court attendance compensation – covers attendance as a witness in connection with a claim.
- Corporate Manslaughter – Legal defence costs up to £5m.

#### Significant Exclusions:

- a) The ownership or use of any mechanically propelled vehicle where motor insurance is required by law

***Employers Liability cover is necessary for clubs employing any person(s) on a full or part time basis. e.g. bar staff, cleaners, ground staff etc, and is provided automatically, free of charge, when Public and Products Liability cover is selected.***

This document provides an overview of covers available. For full details please refer to the policy document, a copy of which is available on request from Marshall Wooldridge at the address shown.



## Personal Accident

The cover provides benefits to club members for accidental bodily injury whilst engaging in official club activities, including direct travel to and from matches.

### Benefits

Benefits are provided following accidental bodily injury to club members which within 12 months results in:

1. Death, loss of one or more limbs and/or sight in one or both eyes or Permanent Total Disablement per unit  
£15,000
2. Temporary Total Disablement from usual occupation (maximum 104 weeks) per unit  
£30 per week
3. Dental/Optical treatment and/or Repair/ Replacement of broken/cracked spectacles following accidental bodily injury up to £500
4. Physiotherapy Expenses when a member is unable to play in official matches for the Insured club following accidental bodily injury subject to referral by the member's medical attendant up to £500

(Benefits 1 and 2 can be increased by up to 3 units – please specify the number of units required on the Proposal Form)

(Benefits 1, 2, 3 and 4 are payable if the covers have been selected and the premium paid)

### Significant Exclusions:

- The first 7 days of disability in respect of Benefit 2
- For persons under the age of 16 the Death Benefit is limited to £2,000
- For persons under the age of 16 or under the age of 18 and in full time education the Temporary Total Disablement benefit is not payable
- Motorcycling (other than in respect of mopeds or scooters up to 50cc)
- Riding or driving in any kind of race or endurance test (or practice therefor)
- Injury caused or contributed to by an existing physical or mental condition
- Taking illegal drugs or taking non-prescribed drugs for recreational purposes or taking drugs prescribed for own drug addiction or alcoholism
- Flying other than as a fare paying passenger
- Event, conveyance and aircraft accumulation limit £500,000
- No cover for persons aged 85 or over
- For persons aged 80-85, Benefit 1 is limited to £5,000 and benefits 2 and 4 are not payable.

## All Risks

This Cover is available only to clubs who take out Public and Products Liability and/or Personal Accident insurance.

The cover provides for accidental loss or destruction of or damage to cups, trophies, clothing and equipment belonging to the club within the United Kingdom up to the sum insured selected.

### Significant Exclusions:

- Damage whilst in use
- Members personal effects
- Theft from unlocked and unattended premises or vehicles
- The first £50 of each claim

# Additional Information



## Insurers of the Scheme

The underwriters of this scheme are Allianz Insurance plc. Allianz Insurance plc is one of the largest insurers in the UK. Their long and consistent track record gives you the peace of mind that you can trust Allianz to be there when you need them.

## Period of Insurance

Cover will be effective from the date of acceptance by Marshall Wooldridge until September 1st and be annually renewable thereafter

## Notifying a claim

If an accident loss or damage occurs or any circumstances arise which may cause a claim to be made:

- You should notify Marshall Wooldridge Ltd promptly in writing at the address shown
- Please ensure that you quote your Certificate number and brief details of the claim. You will be sent a claim form for completion.

Liability for accident to a third party or employee should not be admitted. If you receive any claims correspondence from a third party or employee, forward it to Marshall Wooldridge unanswered.

## Right of Cancellation

The Insurer may cancel the policy by 30 days written notice to the Insured. No cancellation rights exist for the Insured or Insured Persons.

## How do I make a complaint?

The aim of Allianz is to get it right, first time every time. If they make a mistake they will try to put it right promptly.

They will always confirm to you the receipt of your complaint within five working days and do their best to resolve the problem within four weeks. If they cannot they will let you know when an answer may be expected.

If they have not resolved the situation within eight weeks they will provide you with information about the Financial Ombudsman Service.

Should you wish to make a complaint (other than regarding sale of the policy which should be directed to Marshall Wooldridge) then it should be directed to the Customer Satisfaction Manager at:

Allianz Insurance plc, 57 Ladymead,  
Guildford, Surrey, GU1 1DB

Telephone number 01483 552438

Email: [accsm@allianz.co.uk](mailto:accsm@allianz.co.uk)

Using the complaints procedure or referral to the Financial Ombudsman Service does not affect your legal rights.

## Would I receive compensation if Allianz were unable to meet its liabilities?

Allianz Insurance plc contributes to the Financial Services Compensation Scheme (FSCS).

You may be entitled to compensation from the FSCS if they are unable to meet their liabilities. Further information about compensation scheme arrangements is available from:

Financial Services Compensation Scheme  
7th Floor, Lloyds Chambers  
Portsoken Street  
London E1 8BN  
Tel: 020 7892 7300  
Fax: 020 7892 7301  
Email: [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk)  
[www.fscs.org.uk](http://www.fscs.org.uk)

## Broker Contact Details

Marshall Wooldridge Limited Insurance Brokers  
14 - 16 Ivegate, Yeadon, Leeds LS19 7RE  
Telephone – 0113 2506614  
Fax – 0113 239 1296  
Email – [info@marswool.com](mailto:info@marswool.com)  
Internet – [www.marshallwooldridge.com](http://www.marshallwooldridge.com)

## Contact for Quotes and Cover

Sara Thomas [sara@marswool.com](mailto:sara@marswool.com)

## Contact for Claims

Sheila Worthington [sheila@marswool.com](mailto:sheila@marswool.com)