

ECB Insurance Scheme for County Cricket Boards, Associations and Leagues 2010



Specially arranged by Marshall Wooldridge Ltd

marshall wooldridge

insurance brokers and independent financial advisers

Underwritten by

Allianz 

marshall wooldridge

insurance brokers and independent financial advisers

Marshall Wooldridge have consistently provided insurance services to our clients since 1973. We are one of the largest Northern based insurance broking businesses with clients situated throughout the United Kingdom.

The Chartered Insurance Institute has recently awarded the title of Chartered Insurance Brokers to Marshall Wooldridge Ltd. This is only available to companies who meet rigorous criteria relating to professionalism and capability. To date we are one of only 45 Insurance Brokers in the UK to have achieved this distinction.

Marshall Wooldridge operate various sports insurance schemes which we have developed over more than 30 years, involving specialist knowledge and expertise.

Our dedicated workforce understands the needs and requirements of County Cricket Boards, Associations and Leagues. We offer wide cover tailored to the individual needs of these insuring bodies, with a variety of options enabling each insuring body to choose the right protection. All of our policies have the important advantage of being underwritten by major insurance companies, thereby providing first class security and claims service.



With Allianz Insurance plc you can be confident that you are insured by a company which is relentless in its commitment to protecting and serving you. You can trust us to insure you as we have been providing leading insurance solutions in the UK for over 100 years and are here to stay.

We used to be known as Cornhill Insurance plc and we've developed to become one of the most respected names in the UK insurance market by running a dynamic operation.

If you need to make a claim you will be in safe hands. Our professionally trained staff aim to treat you, as you would expect, both promptly and fairly. By listening to you, and understanding your needs we will provide you with the most appropriate solutions to get your business trading again as quickly as possible.



FirstAssist is one of the UK's leading providers of legal expenses insurance and has been prominent in that market for over 30 years. FirstAssist has the experience of delivering the cover to a diverse client base and has an excellent track record of retaining clients and building long term relationships.

FirstAssist is committed to providing a high quality service to its clients and customers, and is constantly looking for ways to improve upon this to ensure that the high standards it has set are maintained.

With effect from 1st April 2006 the Legal Expenses Insurance cover FirstAssist provides has been underwritten by Great Lakes Reinsurance (UK) PLC. Great Lakes is a UK-based subsidiary of the Munich Reinsurance Company, one of the world's largest reinsurers, and enjoys the Munich Reinsurance Group's financial strength rating of "A+" with A.M.Best and "AA-" with Standard and Poor's (as at October 2007).



We are different to other insurance companies. For us, insurance is about creating certainty rather than doubt. Instilling confidence and peace of mind instead of fear. We do this by getting to know the people we do business with and treating them fairly. Our policies are tailored to the needs of each customer, and we provide a broad range of covers often not available from other insurers.

We are renowned for our award winning service. We came top in the Newsquest 2007 survey for claims and second for overall service to our brokers. At the heart of our service is a promise to pay. Our consistently high ratings for financial strength from AM Best and Standard and Poor's assure our customers of our ability to pay claims, now and in the future.

We've been around for a while too. We started doing business in New York over 125 years ago and began building a presence across Europe more than 40 years ago. Today we have in excess of 10,000 people in 130 offices across 32 countries.

Introduction

County Cricket Boards, Associations and Leagues should select from this range of cover specifically designed to cover their risks and liabilities. These include organisation and management activities, official meetings, the playing of representative matches, coaching at all age levels and social activities, **all in connection with the recreational game.**

Cricket Clubs should select **ECB ExtraCover Insurance Scheme for Cricket Clubs** please request a separate brochure for further details.

Broker Helpline

For expert advice and assistance concerning quotations, arranging cover, settlement of claims or making a complaint - contact your Extracover Team at Marshall Wooldridge:

Your Broker

Marshall Wooldridge Ltd

14-16 Ivegate, Yeadon

Leeds LS19 7RE

Telephone - 0800 289301

Fax - 0113 239 1296

Internet www.marshallwooldridge.com

Email info@marswool.com

Contact for Quotes and Cover

Sara Thomas sara@marswool.com

James Carroll jamesc@marswool.com

Richard Sykes richard@marswool.com

Contact for Claims

Sheila Worthington sheila@marswool.com

This document provides an overview of the covers available.

For full details of the cover, terms, conditions and exclusions please refer to the policy document, a copy of which is available from Marshall Wooldridge, or you can view this on our website.

All Premiums quoted include Insurance Premium Tax at 5%

Outline of Cover

Liability Cover

Public and Products Liability

This section covers the legal liability of the officers, committee and other bona fide members whilst engaging in the insuring body's activities for:

- Accidental injury to members of the public or accidental loss of or damage to third party property up to £5,000,000 or £10,000,000 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 £5,000,000 or £10,000,000 any one period of insurance

(Select the limit of indemnity of £5,000,000 or £10,000,000 as required on the Application attached)

The cover automatically includes:

- "Member to Member" Liability
- Manslaughter Defence costs up to £5,000,000 limit
- Terrorism up to £5,000,000 limit
- Asbestosis up to £5,000,000 limit
- Liability arising from the sale or supply of food and drink and other goods
- Financial Loss not arising out of injury or damage up to £2,000,000
- Libel or Slander up to £1,000,000
- Social Functions and Meetings
- Property Owners' Liability
- Car Park responsibility
- Legal and other costs and expenses in connection with the defence of any valid claim

Excluding

- The first £100 of any claim in respect of loss of or damage to third party property
- The ownership or use of any mechanically propelled vehicle where motor insurance is required by law

Employers' Liability

Employers' Liability cover is required for:

- Bar Staff, cleaners, ground staff, persons under work experience, voluntary helpers etc whether or not gainfully employed

It is also a legal requirement for Boards, Associations and Leagues employing any persons on a full time or part time basis.

A statutory Certificate of Insurance to display at the place of employment will be issued at the time of certification.

This section covers the Club's legal liability to employees for death or injury happening in the course of their employment with the club up to £10,000,000 any one claim.

Premium for Liability Cover

£280 per Board, Association or League for Public and Products Liability up to £10,000,000 and Employers' Liability up to £10,000,000

or

£210 per Board, Association or League for Public and Products Liability up to £5,000,000 and Employers' Liability up to £10,000,000

Personal Accident

The cover provides benefits to players, umpires and scorers, officials and coaching staff for accidental bodily injury whilst engaging in official activities, including:

- Cricket matches, practice matches, official practices or coaching sessions organised or attended by the insuring body
- Duties on behalf of the insuring body
- Direct travel to/from the above activities

Basic Cover		
Benefit	Amount (Adult Members)	Amount (Members aged under 16)
1. Accidental Death	£25,000	£2,500
2. Loss of Sight	£25,000	£25,000
3. Loss of Hearing - Both Ears	£12,500	£12,500
4. Loss of Hearing - One Ear	£6,250	£6,250
5. Loss of Limb	£25,000	£25,000
6. Loss of Speech	£12,500	£12,500
7. Loss of internal organ	£5,000	£5,000
8. Permanent Total Disablement	£25,000	£25,000
9. Dental treatment and/or Repair/Replacement of broken/cracked spectacles or dentures following an accident covered by this Insurance	Up to £500	Up to £500
10. Hospitalisation as an in-patient due to an accident covered by this Insurance	£25 per day up to a maximum of £500	£25 per day up to a maximum of £500

Premium for Personal Accident – Basic Cover

£55 per Board, Association or League

Additional Cover – Temporary Total Disablement Weekly Benefit

Benefit	Amount (Adult Members)	Amount (Members aged under 16)
Temporary Total Disablement	Up to 20 X £10 per week Units (Maximum £200) up to 104 Weeks	£10 per week up to 104 Weeks

Premium for Additional Cover – Temporary Total Disablement Weekly Benefit

This benefit is only available when Personal Accident section Basic Cover is also insured.

Premium for Personal Accident - Weekly Benefit Cover

£20 for each Unit (up to a maximum of 20 units)

Units of weekly benefit may be purchased under Temporary Total Disablement up to a maximum of 20 units of £10 each per week. (Maximum payable for 20 units is £200 per week)

(Members aged under 16 are restricted to a maximum of £10 per week benefit)

Please refer to the Key Facts document for a more detailed summary of cover, terms and conditions

All Risks

1. Cricket Bag(s), Cups and Trophies

Cover	Sum Insured	Premium	Principal Exclusions
Loss or destruction of or damage anywhere in the United Kingdom.	£1,000	£40	Breakage in play, members' own property, theft from unlocked vehicles, articles other than normal cricket bag contents The first £50 of each and every claim
	£1,200	£48	
	£1,400	£57	
	£1,600	£65	
	£1,800	£74	
	£2,000	£80	

2. Non-Turf Pitches, Netting and Poles

Cover	Sum Insured	Premium	Principal Exclusions
Loss or destruction of or damage anywhere in the United Kingdom.	£1,000	£25	The first £50 of each and every claim
	For each additional £100 of cover	£2	

3. Portable Electronic Equipment

Cover	Sum Insured	Premium	Principal Exclusions
Loss or destruction of or damage to Laptop Computers, Audio-Visual and Portable Electronic Equipment, including Ancillary Equipment anywhere in the United Kingdom.	£1,500	£75	The first £50 of each and every claim Theft from any unattended road vehicle unless the vehicle is locked and the item is kept within a boot or glove compartment or concealed from view.
	For each additional £100 of cover	£5	

4. Bowling Machinery & Potable Scoreboards

Cover	Sum Insured	Premium	Principal Exclusions
Loss or destruction of or damage anywhere in the United Kingdom.	£1,000	£36	The first £100 of each and every claim
	For each additional £100 of cover	£3	

5. Groundsmanship Trailers and Equipment

Cover	Sum Insured	Premium	Principal Exclusions
Loss or destruction of or damage anywhere in the United Kingdom	£12,000	£550	The first £250 of each and every claim Theft of Groundsmanship trailers and/or contents left unattended between the hours of 2100 to 0700 unless stored within a secure location that has been referred to and approved by Allianz, left unattended unless the trailer is secured by means of a hitch-lock and contents within the trailer are secured by means of a steel security cable loop and padlock, or left unattended whilst attached to a Vehicle unless the Vehicle is securely locked with the windows closed shut
	For each additional £100 of cover	£4	

6. Office Contents

Cover	Sum Insured	Premium	Principal Exclusions
Loss or destruction of or damage to Office Contents in the Board, Association or League premises	£1,000	£11	The first £50 of each and every claim Loss of or damage to portable items whilst away from the office premises
	For each additional £100 of cover	£1	
Cover for Office Contents includes:			
Loss of Money in transit, in a bank vault or safety deposit box	£2,000		
Loss of Money from a locked safe in the Board, Association or League premises	£1,000		
Loss of Money in the premises, not in a safe, or in the personal custody of an authorised person	£300		
Computers/Computer Equipment	Up to a maximum of £2,500		

Higher limits are available for certain covers – Additional covers may be available upon request

Please contact Marshall Wooldridge for a quotation

Legal Proceedings

ECB urges all Boards, Associations and Leagues to arrange this protection against legal problems.

The cover provides 24 hour commercial legal advisory service and access to a team of qualified advisers. It ensures the insuring body and its officials are, with the prior approval of the insurers, in a position to employ a solicitor to enforce their rights or to defend legal action brought against them in connection with the cricketing activities of the body.

Basic Cover (we now offer a choice of limits per claim)	
Limit per claim	Premium
£60,000	£30
£75,000	£35
£100,000	£40

The maximum limit for all claims in any one insurance year is £500,000

Exclusions

The principal exclusions are:

1. Claims where reasonable prospects of success do not exist.
2. Claims for legal costs incurred without the prior consent of FirstAssist Insurance Services Ltd.
3. Claims for legal costs relating to matters covered under other insurances e.g. Professional Indemnity.
4. Claims for costs incurred pursuing or defending actions relating to defamation, slander, libel or malicious falsehood.
5. Claims for legal costs relating to patents, trademarks, design, copyright and trade secrets.
6. Damages, fines or penalties of any nature.

For a full list of exclusions you should refer to the policy wording, a copy of which is available on request.

Employment Protection	Additional Premium £10
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This additional cover is only available when Legal Proceedings Basic Cover is also insured

As an optional addition to the above, extended coverage is available against legal costs and awards of compensation under employment legislation.

In the event of circumstances arising which might result in a dismissal, the Insurers Advisory Service **must** be used prior to the dismissal taking place.

The limit per claim is the same as the limit selected for Basic Cover.

The insurers of the Legal Proceedings Section of cover are Great Lakes Reinsurance (UK) plc.

Directors and Officers Liability

This provides the directors, officers and/or trustees of the Board, Association or League with protection against civil or criminal lawsuits and regulatory proceedings. Without this cover members are placing their entire personal assets at risk. The cover provides a pool of money that can be drawn on to fund defence and settlement costs and to pay for the costs of legal representation at investigations

The maximum limit for all claims in any one insurance year is £100,000

Boards, Associations or Leagues may not immediately conjure up thoughts of disputes and litigation. However, life can be as complicated for these bodies and their trustees as it is for commercial companies and their directors. Current case law and statute can create a personal and unlimited liability for trustees. This means that without adequate insurance protection, civil or criminal lawsuits, and regulatory proceedings against trustees put his/her entire personal estate at risk.

Potential Sources of claims for Incorporated Boards, Associations or Leagues

employee rights and obligations	accusations of mismanagement
breach of fiduciary duties	insolvency
health and safety investigations and/or prosecutions	libel and slander
intellectual property infringements	trading standards

Claims Example: a director faced criminal prosecutions for alleged breaches of health and safety legislation, which resulted in the accidental deaths of two employees

Claims Example: whilst the Board, Association or League was in receivership, a director signed a company cheque to pay a key supplier. The cheque was dishonoured and the director was found personally liable for the amount of the cheque

Potential Sources of claims for Unincorporated Boards, Associations or Leagues

employee rights and obligations	tax
property	libel and slander
winding up	trading standards

Claims Example: committee members of a Board, Association or League who employed an incompetent person to repair a stand were held personally liable to people injured when the stand collapsed

Claims Example: a Board, Association or League held its alcohol sales licence in its treasurers name. A trading standards officer found short measures being sold at the body's premises. Defence costs were incurred in defending the treasurer in the criminal proceedings which resulted

For full details of the policy and a list of exclusions you should refer to the policy wording, a copy of which is available on request

The insurers of the Directors and Officers Liability Section of cover are Chubb Insurance

Limit Per Claim	Premium
£100,000	£78.75
£500,000	£288.75
£1,000,000	£420.00

General

1. The insurers of the Scheme (other than Legal Proceedings and Directors and Officers Liability) are Allianz Insurance plc. For Legal Proceedings, the insurer is Great Lakes Reinsurance (UK) plc and for Directors and Officers Liability the insurer is Chubb Insurance plc.
2. The annual renewal date for the Scheme is 1st March, but you can take advantage of Cover immediately or at the anniversary of your existing insurance.
3. To ensure continuous cover, you must ensure the renewal application, properly completed, is received with the appropriate premium by the last working day of February.

There are no days of grace allowed by the insurers. Applications received on or after 1st March will only be valid from the date received.

Additional Guide Notes

Terrorism

Acts of Terrorism are excluded under Property All Risks and Office Contents. Cover for acts of Terrorism under the Liability Section is limited to £5M. Personal Accident cover excludes acts of Terrorism involving Nuclear, Biological or Chemical Contamination.

In respect of Property All Risks and Office Contents Cover, Full Terrorism Cover is available on request subject to an additional premium. Please refer to Marshall Wooldridge.

Data Protection Act

We may use the personal and business details you have given us or which are supplied by third parties including any details of directors, officers, partners and employees, to provide you with a quotation; deal with your policy; to search credit reference and fraud agencies who may keep a record of the search; to share with other insurance organisations to help offset risks, to help administer your policy and to handle claims and prevent fraud; to support the development of our business by including your details in customer surveys, and for market research and compliance business reviews which may be carried out by third parties acting on our behalf. You agreed when you applied for the policy that your directors, officers, partners and employees have consented to our using their details in this way.

We may need to collect data relating to Insured Persons, which under the Data Protection Act is defined as sensitive (such as medical history of Insured Persons) for the purpose of evaluating the risk or administering claims which may occur. You must ensure that you have explicit verbal or written consent from the Insured Person to such information being processed by us and this fact is made known to the Insured Persons.

We may share your details with other companies within the Allianz group of companies or pass them to third parties so that we may tell you by telephone, email or post of products and services which we may think may be of interest to you. If you do not want to know about these products and services, please write to:

Customer Satisfaction Manager, Allianz Insurance plc, 57 Ladymead, Guildford, Surrey, GU1 1DB to let us know. Your details will not be kept for longer than is necessary.

Under the Data Protection Act 1998 individuals are entitled to a copy of all the personal information Allianz Insurance plc holds about them. Please contact the Customer Satisfaction Manager at the address above.

Personal details may be transferred to countries outside the EEA. They will at all times be held securely and handled with the utmost care in accordance with all principles of English Law.

What do I do next?

- For expert advice, assistance or quotation please telephone FREEPHONE 0800 289301 Marshall Wooldridge Ltd.
- New Applicants should complete the Application Form at the rear of this Brochure
- If you require cover outside the scope of the terms contained in this brochure please contact Marshall Wooldridge for further advice.

How do I pay?

Return the signed application form with a **Cheque** for the full premium payable to: MARSHALL WOOLDRIDGE LTD

at

ECB Insurance
Marshall Wooldridge Ltd
14-16 Ivegate
Yeadon
Leeds LS19 7RE

Application for Insurance 2010 (Please complete in block letters)

The attached leaflet should be retained for reference. Tear off at perforation

Name of Board/Association/League

Insurance Certificate to be sent to :

Name Position

Address

Postcode

Premises Address

Postcode

COVER REQUIRED

SUM INSURED OR NO. OF UNITS

PREMIUM

SECTION

Insert the sum insured or number of units if applicable for selected covers then enter the appropriate premium in the right hand column

Public Liability £5M & Employers Liability £10M

£

Public Liability £10M & Employers Liability £10M

£

Personal Accident – Basic Cover

£

Weekly Benefits – Temporary Total Disablement* Number of Units

£

ALL RISKS

Cricket Bags/Contents, Cups and Trophies Sum Insured

£

£

Non-Turf Pitches, Netting and Poles Sum Insured

£

£

Portable Electronic Equipment Sum Insured

£

£

Bowling Machinery Sum Insured

£

£

Groundsmanship Trailers and Equipment Sum Insured

£

£

OFFICE CONTENTS

Sum Insured

£

£

LEGAL PROCEEDINGS

Basic cover Selected Limit

£

£

Employment Protection

£

DIRECTORS & OFFICERS LIABILITY

Selected Limit

£

£

TOTAL PREMIUM PAYABLE

£

All premiums include Insurance Premium Tax at 5%

Please complete the declaration overleaf

* only available when Personal Accident – Basic Cover taken

For Legal Proceedings/Directors and Officers Liability Insurance applicants only

Cover is only effective on the completion of A or B below and on return of this form

(Please delete as appropriate):

- A. We are not aware of any circumstances which could give rise to a claim under this insurance.
- B. We are aware of certain circumstances which could give rise to a claim under this insurance which have not already been notified to First Assist Group or Chubb Insurance and these are explained in the enclosed letter. Where relevant please include the following:
- Date you first became aware of the circumstances which may give rise to a claim
 - Name of the other party
 - Nature of the claim or legal proceeding
 - Amount in dispute
 - The legal costs that you incurred, if any

Declaration (all applicants)

On behalf of the above Board, Association or League, I understand that cover is effective from the date of acceptance by Marshall Wooldridge Ltd on behalf of the Insurers and until the scheme renewal date on the following March 1st

1. I/We declare that to the best of my/our knowledge and belief:
 - a. the above statements and particulars, whether written by me/us or by others on my/our behalf, are true and complete;
 - b. any statement or particulars which have been given separately by me/us or by others on my/our behalf are true and complete;
 - c. I/we have not withheld any material fact
 - d. no insurer has declined my/our proposal, cancelled or refused to renew my/our policy or increased the premium or required special terms or conditions in respect of any of the risks proposed; and
 - e. all sums insured stated overleaf represent the full value of the property to be insured.
2. I wish to modify the above statements in the following respects:

3. I/We agree that this proposal and declaration and any information given separately shall be the basis of the contract between the Insurers and myself/ourselves.
4. I/We agree to accept the Insurers standard forms of policy for this type of insurance.
5. I/We understand that the Insurers reserve the right to decline any proposal.
6. I/We understand that Insurer's share information with each other, credit reference agencies and other information agencies with regard to credit agreements, policies and claims, primarily to assess risks, handle claims and prevent fraud.

I/We consent to this.

Authorised Signature

Date

Name

Position held

Your Records

You should keep a record (including copies of letters) of all information you supply to the Insurers about this proposal. We will give you a copy of this proposal on request.

Material Facts

Material facts are those facts which are likely to influence the Insurers in the acceptance or assessment of this proposal and it is essential that you disclose them. If you are in doubt whether a fact is material, you should disclose it, since failure to do so could invalidate your policy.

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Allianz Insurance plc. Registered in England number 84638.
Registered Office: 57 Ladymead, Guildford, Surrey, GU1 1DB, United Kingdom.
Allianz Insurance plc is a member of the Association of British Insurers.
Allianz Insurance plc is authorised and regulated by the Financial Services Authority, Registration number 121849.
Great Lakes Reinsurance (UK) plc is authorised and regulated by the Financial Services Authority, registration number 202715.
First Assist Group Limited is authorised and regulated by the Financial Services Authority, registration number 310671.
Chubb Insurance is authorised and regulated by the Financial Services Authority, registration number 202736.
Marshall Wooldridge Limited is Authorised and regulated by the Financial Services Authority, registration number 136079
This can be checked by visiting the FSA website at www.fsa.go.uk/register or by contacting the FSA on 0845 606 1234.