

ExtraCover Insurance for Cricket Clubs 2012



SUPPORTED BY



Exclusively arranged by Marshall Wooldridge Ltd

marshall wooldridge

insurance brokers and independent financial advisers

UNDERWRITTEN BY

Allianz 

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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 a few firms 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 Cricket clubs. We offer wide cover tailored to the individual needs of clubs, with a variety of options enabling each club 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 club operating 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.

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 2011).



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 Insurance Times 2011 Broker survey 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.

Policy Overview

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 the prevailing rate.

The policy has a 12 month period of insurance (unless shown differently on your policy schedule), and is annually renewable.

Introduction

Cricket Clubs should select from this range of cover specifically designed to cover their risks and liabilities, **all in connection with the recreational game.**

Broker Helpline

For expert advice and assistance concerning quotations, arranging cover, settlement of claims or making a complaint about the sale of this Policy – 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

Email info@marswool.com

Internet www.marshallwooldridge.com

Contact for Quotes and Cover

Sean Banning sean@marswool.com

Robin Walker robin.walker@marswool.com

Richard Sykes richard@marswool.com

David Barker david.barker@marswool.com

Contact for Claims

Sheila Worthington sheila@marswool.com

For all complaints in respect of Legal Proceedings cover, please contact

Customer Relations Office

FirstAssist Insurance Services Limited

Marshall's Court, Marshall's Road

Sutton

Surrey SM1 4DU

Telephone: 020 8652 1313

Fax: 020 8661 7604

Email corporate.info@firstassistinsurance.co.uk

For all complaints in respect of Directors and Officers cover, please contact

Customer Relations Office

Chubb Insurance Company of Europe SE

106 Fenchurch Street

London

EC3M 5NB

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

For all complaints, other than those concerning Legal proceedings or Directors and Officers cover, please contact the

Customer Satisfaction Manager at Allianz Insurance plc:

Customer Satisfaction Manager

Allianz Insurance plc

57 Ladymead

Guildford

Surrey

GU1 1DB

Telephone: 01483 552438

Fax: 01483 790538

Email: accsm@allianz.co.uk

If Allianz Insurance plc are unable to resolve the problem, they will provide you with information about the Financial Ombudsman Service. Full details of the complaints procedure will be found in your policy documentation. Using the complaints procedure above or referral to the Financial Ombudsman Services does not affect your legal rights.

Liability Cover

The ECB strongly recommends all its member clubs to take out Liability Cover.

Public and Products Liability

This section covers the legal liability of the Club, committee members, 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 £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 ExtraCover 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 clubs employing any other persons on a full or part time basis

A statutory Certificate of Insurance to display within your clubhouse 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 club – for Public and Products Liability up to £10,000,000 and Employers' Liability up to £10,000,000

or

£210 per club – 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 club members, players, umpires and scorers for accidental bodily injury whilst engaging in official club activities, including:

- cricket matches, practice matches, official practice or coaching session organised or attended by the club
- maintenance/preparation of pitch and playing area
- preparing or serving refreshments
- maintenance/alteration work on club premises (excluding demolition, constructing buildings, work on roofs at heights exceeding 12 feet from ground and the use of power driven machinery other than hand tools)
- carriage of club money (assault)
- direct travel to/from any match/practice organised or attended by the club.

Two levels of cover, Standard Cover and Gold Cover are available.

The Physiotherapy Expenses benefit is only available under Gold Cover.

Weekly benefit for Temporary Total Disablement is automatically provided under Gold Cover at £200 per week up to 104 weeks for adult Members.

Under Standard Cover Weekly Benefit for Temporary Total Disablement is available as an optional cover at additional cost.

Benefit	Standard Cover		Gold Cover	
	Amount (Adult Members)	Amount (Members aged under 16)	Amount (Adult Members)	Amount (Members aged under 16)
1. Accidental Death	£25,000	£ 2,500	£35,000	£2,500
2. Loss of Sight	£25,000	£25,000	£35,000	£35,000
3. Loss of Hearing – Both Ears	£12,500	£12,500	£25,000	£25,000
4. Loss of Hearing – One Ear	£6,250	£6,250	£12,500	£12,500
5. Loss of Limb	£25,000	£25,000	£35,000	£35,000
6. Loss of Speech	£12,500	£12,500	£25,000	£25,000
7. Loss of Internal Organ	£5,000	£5,000	£10,000	£10,000
8. Permanent Total Disablement *including Continental Scale (see over)	£25,000	£25,000	£35,000	£35,000
9. Dental treatment and/or Repair/Replacement of broken/cracked spectacles or dentures following an accident covered by this Insurance	Up to £750	Up to £750	Up to £1,500	Up to £1,500
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	£50 per day up to a maximum of £1,000	£50 per day up to a maximum of £1,000
11. 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	Not applicable	Not applicable	up to £500	up to £500
12. Temporary Total Disablement	Available as Additional cover – see over	Available as Additional cover – see over	£200 per week up to 104 weeks	£20 per week up to 104 weeks
	Premium for Standard Cover £55 per Club		Premium for Gold Cover £250 per Club	

* Standard Cover - Additional 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 Standard Cover is also insured.

£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.

*Continental Scale

Compensation under Item 8 Permanent Total Disablement is extended to include the following Benefit subject to a maximum total of 100% in the aggregate.

<ol style="list-style-type: none"> 1. Permanent Total Disablement 100% 2. Permanent loss by physical separation of: <ol style="list-style-type: none"> a. one thumb: <ol style="list-style-type: none"> I. both phalanges 30% II. one phalange 15% b. one index finger: <ol style="list-style-type: none"> I. three phalanges 20% II. two phalanges 13% III. one phalange 6% c. one other finger: <ol style="list-style-type: none"> I. three phalanges 10% II. two phalanges 6% III. one phalange 3% d. one great toe: <ol style="list-style-type: none"> I. two phalanges 15% II. one phalange 7.5% e. one other toe: <ol style="list-style-type: none"> I. three phalanges 5% II. two phalanges 3% III. one phalange 1.5% 	<ol style="list-style-type: none"> 3. Permanent total loss of use of: <ol style="list-style-type: none"> a. Shoulder or Elbow 25% b. Wrist, Hip, Knee or Ankle 20% 4. Removal by Surgical Operation of Lower Jaw 30% 5. Sickness resulting in Loss Of Sight or Permanent Total Disablement by Paralysis 20% <p>which the Insured Person has survived for at least one month from the date of the occurrence. In the event of Partial loss for 2 a proportionately lower percentage of compensation will be payable.</p> <p>Claims arising from pre-existing conditions are excluded in respect of Benefit 5.</p>
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All Risks

Only available when Personal Accident Section is insured.

Higher limits are available for certain covers –

Please contact Marshall Wooldridge for a quotation

1. Club 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. Cricket Square(s)

Cover	Sum Insured	Premium	Principal Exclusions
Loss or destruction of or damage to the Cricket Square(s) at the premises including loss of income.	£1,000	£69	The first £100 of each and every claim
	For each additional £1,000 of cover up to maximum £10,000	£50	

4. Sightcreens and Cricket Pitch Covers

Cover	Sum Insured	Premium	Principal Exclusions
Loss or destruction of or damage anywhere in the United Kingdom.	£1,000	£46	The first £100 of each and every claim
	For each additional £100 of cover	£4	

5. Bowling Machinery and Portable 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	

6. Marine Cargo Containers

Cover	Sum Insured	Premium	Principal Exclusions
Loss or destruction of or damage at the premises.	£12,500	£55	The first £50 of each and every claim
	For each additional £1,000 of cover	£4	

Legal Proceedings

ECB urges all clubs 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 club 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 club.

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 club 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.

Clubs 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 Clubs:

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 Club 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 Clubs:

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

Claims Example: committee members of a Club who employed an incompetent person to repair a stand were held personally liable to people injured when the stand collapsed.

Claims Example: a Club held its alcohol sales licence in its treasurers name. A trading standards officer found short measures being sold at the group'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
£250,000	£150.00
£500,000	£288.75
£1,000,000	£420.00

Club Buildings, General Contents and Ground Machinery

This section is available when Personal Accident Section is insured

The following covers are available:

Buildings*, General Contents, Ground Machinery		
Cover	Sum Insured/Limit	Principal Exclusions
Accidental loss or destruction of or damage to Buildings, General Contents and Ground Machinery at the premises	As selected	Subsidence heave or landslip
extending to anywhere in Great Britain, Isle of Man or the Channel Islands in respect of Ground Machinery		Theft or attempted theft not involving forcible and violent entry to/exit from the buildings
Cover for Buildings includes: Loss, destruction or damage caused by theft or attempted theft	£5,000	The first £350 of each and every claim **
Cover for General Contents includes: Cost of replacement of locks of club buildings due to theft of keys	£1,000	The first £50 of each and every claim for breakage to glass, sanitary ware or wash basins
Loss of Revenue for up to twelve months following damage to the insured premises	4 x limit selected for General Contents cover and/or Ground Machinery	The first £50 of each and every claim for replacement of locks and keys
Loss of Revenue for up to 12 months following forfeiture, suspension or withdrawal of alcohol licence	£50,000	Loss of Revenue as a result of theft or attempted theft
Loss of metered water due to an insured risk	£10,000	
Loss of Money in Transit	£3,000	
Loss of Money from a locked safe in the premises	£2,000	
Loss of Money in the premises not in a safe, or in the personal custody of an authorised person	£500	
Loss of Wines/Spirits/Cigarettes/Tobacco	10% of the limit selected for General Contents	Loss of Wines/Spirits/Cigarettes/Tobacco in excess of £3,000
Frozen Food	£750	Excludes loss of frozen food in freezers more than 10 years old
Goods in Transit	£1,000	Theft from an unattended road vehicle

*It is essential that cover is selected in the correct Category for each building insurance you wish to effect.

****The policy excesses only apply once per incident if your club claims under both the building section and the General Contents and/or Ground Machinery Section.**

Buildings Category 1 – External walls to be entirely of brick, stone, concrete, metal or asbestos and roofed with slates, tiles, concrete, asbestos, metal or timber/felt.

Buildings Category 2 – All others not within Category 1.

Marine Cargo Containers should be separately Insured under item 6 of the All Risks Section (please see page 4).

Please contact Marshall Wooldridge for Club Buildings, General Contents and Ground Machinery premiums – higher limits are available for certain covers. Additional covers may be available upon request.

Important Notices for Clubs requiring Buildings, Marine Cargo Containers, General Contents or Ground Machinery cover

Minimum Level of Security Specification

Cover for theft or attempted theft will only apply if the following minimum level of security (or alternative security protections as agreed in writing by Allianz whether following survey or otherwise) is installed at the premises and put into effect whenever the premises are left unattended.

Doors

All external (and internal doors leading to other parts of the premises not in the insured's occupation) which are NOT fire exit doors and do NOT form part of a fire escape route:-

Aluminium Doors – single leaf doors should be fitted with a cylinder mortice deadlock. Double leaf doors should have the standing leaf secured with flush bolts and the opening leaf secured with a cylinder mortice deadlock with a hook bolt mechanism.

Single leaf wooden doors of minimum 45mm thickness – mortice deadlock to British Standard BS3621 and a boxed steel striking plate at least 17.5 centimetres long or rim deadlock to BS3621. For wooden doors of less than 45mm thickness - either a rim deadlock to BS3621 or mortice security bolts at the top and bottom of the door.

Double leaf wooden doors – mortice security bolts at the top and bottom of each door or secured by a padlock and locking bar to BS EN 12320 security level 4, 5 or 6.

The hinge side of any outward opening wooden doors to be protected by two hinge bolts fitted approximately 400mm from the top and bottom of the door.

External fire exit doors – keyless egress type lock to BS 8621 or internal lever/handle operated fire/emergency exit latch device to BS EN 179 or internal panic bar operated latch device to BS EN 1125.

IMPORTANT NOTE – in all cases, the suitability of any locks, padlocks, bolts, latches etc. must be checked by the relevant legally responsible person(s), as part of the fire safety risk assessment for the premises **(Where it is not possible to fit a locking device in accordance with the above criteria, refer to Marshall Wooldridge for Allianz approval).**

Marine Cargo Containers

Doors to be protected by a Close Shackle Padlock and locking bar to BS EN 12320 security level 4, 5 or 6.

Windows

All external basement, ground floor and other accessible windows, fanlights or skylights (accessible being a window, fanlight or skylight which is readily reachable such as a window adjacent to a roof, especially a flat roof, or a fire escape), which were originally constructed to open, to be secured by key operated window locks, except in respect of:

- a. louvered windows which should be replaced with a conventional window of fixed glass.
- b. windows which are already protected by security grilles, shutters or bars of a type accepted in writing by Allianz.

Equipment

Items of mobile and portable ground maintenance equipment individually worth more than £1,000 to be secured to the structure of the building (or to the ground by a high tensile steel anchor concreted into the ground), by a padlock conforming to BS EN 12320 CEN Security Grade 4, 5 or 6 and a chain approved to 'Sold Secure' Gold (www.soldsecure.com).

Keys

You must remove all keys from the locks and keep them in a secure place.

General

The Scheme is available exclusively to clubs affiliated to The ECB.

- The Liability, Personal Accident, All Risks and Legal Proceedings sections of the Scheme apply to cricket activities.
- Club buildings and ground machinery/contents section is available to multiple sports clubs.
- Cover applies within the United Kingdom at Home or Away.
 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 ExtraCover immediately or at the anniversary of your existing insurance.
 3. To ensure continuous cover, club officials must ensure the renewal application, properly completed, is received with the appropriate premium or completed Direct Debit Mandate 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

Partnership Plus – Risk Improvements

Allianz will contribute up to 50% of the cost of agreed risk improvements, subject to a maximum of 20% of your total premium or £250, whichever is the less. If you wish to take advantage of Allianz's Partnership Plus, please contact Marshall Wooldridge to discuss the improvements you want to make.

Terrorism

Acts of Terrorism are excluded under All Risks, Club Buildings and Ground Machinery/Contents and any other Property Insurance. Cover for Acts of Terrorism under Public and Employers Liability Insurance is limited to £5,000,000. Personal Accident excludes Acts of Terrorism involving Nuclear, Biological or Chemical Contamination.

We must be notified in advance if your ground's spectator capacity is 10,000 or more, or if any games/events will take place at a venue where there will be an attendance of 10,000 or more.

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

What do I do next?

- For expert advice and assistance, please telephone Marshall Wooldridge on FREEPHONE 0800 289301
- For a FREE QUOTATION please complete the enclosed Quotation Request and Additional Information Form and send to 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 Ivgate

Yeadon

Leeds LS19 7RE

or

Premiums can be paid by Interest Free Instalments when a Direct Debit mandate has been lodged with Marshall Wooldridge. Payment by instalments is convenient, efficient and gives you peace of mind.

All you have to do is complete and sign a single form, available by request from Marshall Wooldridge. We do the rest.

Direct Debit payment will be collected in 3 equal amounts on or after 1st April, 1st May and 1st July each year.

ECB ExtraCover Proposal Form 2012

(new applicants only)

Club Name

Contact person Position

Address

Postcode

Ground Address

Postcode

Tel No. E-mail

Cover Required Section	Sum Insured or No. of Units	Premium
Public Liability £5M & Employers Liability £10M		£ <input type="text"/>
Public Liability £10M & Employers Liability £10M		£ <input type="text"/>
Employee Reference Number (ERN)	<input type="text"/>	
Personal Accident – Standard Cover		£ <input type="text"/>
Weekly Benefits – Temporary Total Disablement*	<input type="text"/> units	£ <input type="text"/>
Personal Accident – Gold Cover		£ <input type="text"/>
All Risks		
Bags, Cups & Trophies*	£ <input type="text"/>	£ <input type="text"/>
Non-Turf Pitches*	£ <input type="text"/>	£ <input type="text"/>
Cricket Square – number of grounds* <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Sightscreens & Cricket Pitch Covers*	£ <input type="text"/>	£ <input type="text"/>
Bowling Machinery & Portable Scoreboards*	£ <input type="text"/>	£ <input type="text"/>
Marine Cargo Containers*	£ <input type="text"/>	£ <input type="text"/>
Legal Proceedings		
Basic Cover	Selected Limit £ <input type="text"/>	£ <input type="text"/>
Employment Protection		£ <input type="text"/>
Directors & Officers Liability	Selected Limit £ <input type="text"/>	£ <input type="text"/>
Buildings		
Category 1*	£ <input type="text"/>	£ <input type="text"/>
Category 2*	£ <input type="text"/>	£ <input type="text"/>
General Contents*	£ <input type="text"/>	£ <input type="text"/>
Ground Machinery*	£ <input type="text"/>	£ <input type="text"/>
*only available when Personal Accident – Standard Cover taken		£ <input type="text"/>
Total Premium Payable		£ <input type="text"/>

All Premiums include Insurance Premium Tax at the prevailing rate

PLEASE COMPLETE THE DECLARATION OVERLEAF

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.
 FirstAssist Insurance Services 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.gov.uk or by contacting the FSA on 0845 606 1234.

For Legal Proceedings / Directors and Officers Liability Insurance applicants only

Approximate No. of Members Employees

Are you aware of any recent events which may give rise to legal proceedings? YES NO

Has the Club been involved in any legal action during the last five years? YES NO

If "YES" please give details

Has the Club had any claim made against its Directors and/or Officers during the last five years? YES NO

If "YES" please give details

Do you have a tenancy agreement? YES NO

If "YES" on what date does it expire?

Are you aware of any Boundary disputes? YES NO

If "YES" please give details separately

Declaration (all applicants)

On behalf of the above Cricket Club, 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.
7. I/we have read the Data Protection Act statement on page 13 of the overview and agree to data being used for the purposes specified.

I/We consent to this.

Authorised Signature Date

Name Position

Important:

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.

Specific and detailed terms and conditions appear in the policy documents which will be forwarded to you on acceptance of this application.

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 persons to such information being processed by us and that this fact is made known to the insured persons.

If your policy provides Employers Liability cover information relating to your insurance policy will be provided to the Employers Liability Tracing Office (the "ELTO") and added to an electronic database, (the "Database") in a format set out by the Employer's Liability Insurance: Disclosure by Insurers Instrument 2010.

The Database assists individual consumer claimants who have suffered an employment related injury or disease arising out of their course of employment in the UK for employers carrying on, or who carried on, business in the UK and who are covered by the employers' liability insurance of their employers, (the "Claimants"):

- to identify which insurer (or insurers) was (or were) providing employers' liability cover during the relevant periods of employment; and
- to identify the relevant employers' liability insurance policies.

The Database and the data stored on it may be accessed and used by the Claimants, their appointed representatives, insurers with potential liability for UK commercial lines employers' liability insurance cover and any other persons or entities permitted by law.

The Database will be managed by the ELTO and further information can be found on the ELTO website [HYPERLINK www.elto.org.uk](http://www.elto.org.uk)

By entering into this insurance policy you will be deemed to specifically consent to the use of your insurance policy data in this way and for these purposes.

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 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.

Financial Services Compensation Scheme

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

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

Financial Services Compensation Scheme
7th Floor, Lloyds Chambers
Portsoken Street
London E1 8BN
Tel: 0800 678 1100 / 0207 741 4100
Fax: 020 7892 7301
Email: enquiries@fscs.org.uk
www.fscs.org.uk

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Allianz Insurance plc is a member of the Association of British Insurers.
Allianz Insurance plc is authorised and regulated by the Financial Services Authority and this can be checked by visiting the FSA's website at www.fsa.gov.uk or by contacting the FSA on 0845 606 1234. Registration number 121849.
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FirstAssist Insurance Services 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.
This can be checked by visiting the FSA website at www.fsa.gov.uk or by contacting the FSA on 0845 606 1234.