

England & Wales Cricket Board Limited Legal Proceedings Insurance

Guide to Claims Procedures

Your Legal Proceedings Insurance provides you with unlimited access to a team of qualified legal advisors who can provide you with commercial legal advice. This service is available 24-hours a day.

If a circumstance arises that means your club may become involved in a legal dispute:

1. Telephone the FirstAssist Legal Advice Service on 01455 251500 and quote the following reference number 33741.
2. The Legal Advice Service may suggest that you speak to the Legal Expenses Claims Department (Tel: 020 8652 1313) for advice on whether the matter can be covered under your insurance.
3. If appropriate, a claim form will be sent to you. The claim form should be completed and returned to:-

The Legal Expenses Claims Department
FirstAssist Group Ltd
Marshall's Court
Marshall's Road
Sutton
SM1 4DU

4. On receipt of the completed claim form the Claims Department will advise you of the next step you should take.

Please be aware that telephoning the Legal Advice Service does not constitute notification of a claim. The consent of FirstAssist to pay Legal Expenses must be obtained in writing. Legal Expenses incurred before such consent is given will not be covered.

TERMS OF THE INSURANCE

What follows is a summary only. It does not fully reflect all Terms and Conditions of the Master Policy.

1. The scheme provides Legal Expenses for the cricket club – solely involved with the recreational game – to pursue or defend any claim or legal proceedings (other than in respect of employment claims) within Great Britain, Northern Ireland, the Isle of Man and the Channel Islands provided that such claim or legal proceedings is in connection with the recreational cricketing activities of the club.
2. The insurance does not cover defence against bodily injury or property damage claims. In addition, the policy contains the following exclusions – pre-existing acts omissions or disputes, non-recreational cricketing activities of a cricket club or multi-sports club, building disputes, legal expenses incurred in respect of non-contentious matters, matters relating to data recognition issues and damages fines or penalties of any nature.
3. Consent to the payment of Legal Expenses will be given if the Insured can satisfy FirstAssist that there is reasonable prospect of successfully pursuing or defending the Legal Proceedings, and that it is reasonable for Legal Expenses to be paid.
4. If Employment Cover (Scheme B) has been selected, the insurance will also include cover for employment claims and certain awards of compensation in connection with such claims or legal proceedings. The advice of the FirstAssist Legal Advice Service must be obtained and followed prior to dismissal.
5. Your certificate of insurance, provided by Marshall Wooldridge Limited will detail the level of cover which applies to you.
6. The limits of indemnity available under the cover are £60,000, £75,000 or £100,000 any one claim with an aggregate limit of £500,000 for all claims in one year. The territorial limits that apply to the scheme are the United Kingdom & Northern Ireland, the Isle of Man and the Channel Islands.

We urge you to familiarise yourself fully with the Terms and Conditions of the Master Policy which is available on request from Marshall Wooldridge Limited. This will help to avoid any misunderstandings at a later date by making you aware of the terms and conditions of the policy.

This insurance policy is administered by FirstAssist Insurance Services Limited and is underwritten by Great Lakes Reinsurance (UK) PLC.