

ExtraCover Insurance for Cricket Clubs 2016



SUPPORTED BY



Exclusively arranged by Marshall Wooldridge Ltd

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insurance brokers and independent financial advisers

UNDERWRITTEN BY

Allianz 

Contents

Policy Overview	page 1	Directors and Officers Liability	page 7
Introduction	page 1	Club Buildings, General Contents and Ground Machinery	page 8
Broker Helpline	page 1	Important Notices	page 9
Liability Cover	page 2	General	page 10
Personal Accident	page 3		
All Risks	page 5		
Legal Proceedings	page 6		



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.

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.

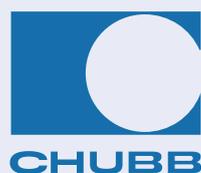
If you need to make a claim you will be in safe hands. Our professionally trained staff aim to treat you, as you would expect, both promptly and fairly. By listening to you, and understanding your needs we will provide you with the most appropriate solutions to get your club operating again as quickly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



Cigna Legal Protection (a trading style of Cigna Insurance Services (Europe) Limited) is one of the UK's leading providers of legal expenses insurance and has been prominent in that market for over 30 years. Cigna Legal Protection 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.

Cigna Legal Protection 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 Cigna Legal Protection provides has been underwritten by Cigna Europe Insurance Company S.A.-N.V.



For Chubb Insurance Company of Europe SE, insurance is about creating certainty rather than doubt. Instilling confidence and peace of mind instead of fear. Chubb 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.

Chubb 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. Chubb have 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 on the 1st March.

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.**

Contacts

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:

**ECB Extracover Insurance
Marshall Wooldridge Ltd
14–16 Ivegate
Yeadon
Leeds LS19 7RE**

**Telephone – 0800 289301 or 0113 250 6614
Fax – 0113 239 1296**

Email ecb@marswool.com

Internet www.marshallwooldridge.com/sports-insurance/

Contacts for Claims, Cover and Quotes

Robin Walker	robin.walker@marswool.com
David Barker	david.barker@marswool.com
Mark Dearden	mark@marswool.com
Richard Sykes	richard@marswool.com

Complaints

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

Customer Relations Office, Cigna Legal Protection, Chancery House
St. Nicholas Way, Sutton, Surrey SM1 1JB

Telephone: 0330 100 9513

Fax: 0330 100 9514

Email: legal.expenses@cignainsurance.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 we are unable to resolve the problem we will provide you with information about the Financial Ombudsman Service which offers a free, independent complaint resolution service.

The Financial Ombudsman Service
Exchange Tower, London E14 9SR

Website: www.financial-ombudsman.org.uk

Telephone: 0800 023 4567 or 0300 123 9123

Email: complaint.info@financial-ombudsman.org.uk

The European Commission has an online dispute resolution service for consumers who have a complaint about a product or service bought online. If you choose to submit your complaint this way it will be forwarded to the Financial Ombudsman Service.

Visit <https://ec.europa.eu/odr> to access the Online Dispute Resolution Service. Please quote our e-mail address: accsm@allianz.co.uk

Alternatively, you can contact the Financial Ombudsman Service directly.

Full details of our complaints procedure will be found in the policy documentation.

Liability Cover

The ECB strongly recommends all its member clubs to take out Liability Cover. Cover meets “Clubmark” accreditation criteria.

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 ECB ExtraCover Insurance Proposal Form)

The cover automatically includes:

- “Member to Member” Liability;
- Manslaughter Defence costs up to £5,000,000 limit;
- Terrorism 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.

Please contact Marshall Wooldridge for a quotation.

Personal Accident

Please contact Marshall Wooldridge for a quotation.

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 £250 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 £1,000	up to £500
12. Temporary Total Disablement	Available as Additional cover – see over	Available as Additional cover – see over	£250 per week up to 104 weeks	£25 per week up to 104 weeks

* 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 – Please contact Marshall Wooldridge for a quotation

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

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% 	<ol style="list-style-type: none"> e. one other toe: <ol style="list-style-type: none"> I. three phalanges 5% II. two phalanges 3% III. one phalange 1.5% 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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Significant or Unusual Exclusions or Limitations

The Personal Accident section of the Policy does not cover injury arising from:

- suicide or self injury
- 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 thereof)
- 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
- service in the armed forces
- Nuclear, chemical or biological Terrorism

For persons under the age of 16 the Death Benefit is limited to £2,500

No cover for persons aged 85 or over

For persons aged between 80 and 85 the Death, loss of one or more limbs and/or sight in one or both eyes or Permanent Total Disablement is limited to £5,000 and Temporary Total Disablement are not payable

Event, conveyance and aircraft accumulation limit £500,000

A claim under the Temporary Total Disablement weekly benefit may not exceed the Insured Persons earnings less statutory sick pay

A claim under the Temporary Total Disablement weekly benefit for an Insured Person who is not gainfully employed is restricted to compensation for reasonable additional personal expenses actually incurred (up to the weekly maximum benefit) due to accidental bodily injury

For persons under the age of 16 the Temporary Total Disablement benefit is limited to £10 per week up to 104 weeks

Claims arising from pre-existing conditions are excluded in respect of Benefit 5.

All Risks

The minimum sums insured detailed below need to reflect the club's total exposure within each category. Should any of the minimum sums insured be inadequate, please contact Marshall Wooldridge for a quotation.

1. Club Bag(s), Cups and Trophies

Cover	Sum Insured	Principal Exclusions
Loss or destruction of or damage anywhere in the United Kingdom.	£1,000	Breakage in play, members' own property, theft from unlocked vehicles, articles other than normal cricket bag contents The first £100 of each and every claim

2. Non-Turf Pitches, Netting and Poles

Cover	Sum Insured	Principal Exclusions
Loss or destruction of or damage anywhere in the United Kingdom.	£5,000	The first £100 of each and every claim

3. Cricket Square(s)

Cover	Sum Insured	Principal Exclusions
Loss or destruction of or damage to the Cricket Square(s) at the premises including loss of income.	£1,000	The first £100 of each and every claim

4. Sightcreens and Cricket Pitch Covers

Cover	Sum Insured	Principal Exclusions
Loss or destruction of or damage anywhere in the United Kingdom.	£5,000	The first £100 of each and every claim

5. Bowling Machinery and Portable Scoreboards

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

6. Marine Cargo Containers

Cover	Sum Insured	Principal Exclusions
Loss or destruction of or damage at the premises.	£12,500	The first £100 of each and every claim

7. Fixed Benches and Ropes

Cover	Sum Insured	Principal Exclusions
Loss or destruction of or damage at the Premises	£2,000	The first £100 of each and every claim

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	£28

**Cover available for higher limits up to £100,000.
Please contact Marshall Wooldridge for a quotation.**

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 Cigna Legal Protection.
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 £9.50
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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 Cigna Europe Insurance Company S.A.-N.V.

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 Company of Europe SE.

Limit Per Claim	Premium
£100,000	£74.50

**Cover available for higher limits up to £1,000,000.
Please contact Marshall Wooldridge for a quotation.**

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 extending to anywhere in Great Britain, Isle of Man or the Channel Islands in respect of Ground Machinery Cover for Buildings includes: Loss, destruction or damage caused by theft or attempted theft	As selected £10,000	Subsidence heave or landslip Theft or attempted theft not involving forcible and violent entry to/exit from the buildings 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	
Non-Negotiable Money	£250,000	
Negotiable Money		
a) in transit	£3,000	
b) in the personal custody of the Insured or their authorised employees out of business hours	£500	
c) in a bank safe	£3,000	
d) within the Premises during business hours	£3,000	
e) within the Premises out of business hours not contained in a locked safe or strongroom	£500	
f) within the Premises out of business hours contained in a locked safe or strongroom	£2,000	
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 5).

Please contact Marshall Wooldridge for Club Buildings, General Contents and Ground Machinery premiums – higher sums insured 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

Cover in respect of Theft and Attempted Theft

Under Section 1. Property Damage of the ExtraCover Policy wording for Cricket Clubs, the Insurer will pay the Insured for Damage to Property Insured at the Premises shown in the Schedule excluding theft or attempted theft;

- i which does not involve entry to or exit from a building by forcible and violent means or hold-up by violence or threat of violence to the Insured or any Member or Employee of the Insured or members of their families or any other person who has a legal right to be on the Premises excluding Damage
- ii to Property in the open or in open fronted buildings but this exclusion shall not apply to Ground Machinery whilst in use or which has been secured to 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).
- iii expedited or in any way brought about by the Insured or any Member or Employee of the Insured or any other person who has a legal right to be on the Premises.

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 buildings 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.

UPVC or plastic framed glazed doors – a multipoint lock which, where installed after 30/06/2011, conforms to PAS 3621 (including amendments) or a cylinder operated mortise deadlock. For double doors, the first closing section must have integral or surface mounted bolts which shoot into the frame at the top and the floor at the bottom of the door. The final closing section must have a cylinder operated mortise deadlock.

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.

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 Cigna Europe Insurance Company S.A.-N.V. and for Directors and Officers Liability the insurer is Chubb Insurance Company of Europe SE.
 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, assistance or quotation please telephone Marshall Wooldridge Ltd on FREEPHONE 0800 289301 or email ecb@marswool.com
- New Applicants should complete the ECB Extra Cover Insurance Proposal Form
- 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 your completed Proposal Form with a **Cheque** for the full premium to:

MARSHALL WOOLDRIDGE LTD

at

ECB Insurance

Marshall Wooldridge Ltd

14–16 Ivegate,

Yeadon

Leeds LS19 7RE

We can also arrange for you to pay through a **Bank Transfer** or **Credit/Debit Card**. Contact your ECB ExtraCover team at Marshall Wooldridge on 0800 289301 to pay via one of these methods.

Cheques are to be made payable to 'Marshall Wooldridge Ltd'. Please note that a 2% bank surcharge applies to payment by Credit Card. There is no charge for payment by Debit Card.

Instalments

Premiums can be paid by **Interest Free Instalments** when a Direct Debit mandate has been lodged with Marshall Wooldridge. 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 5 interest-free equal amounts on or after 1st April, 1st May, 1st June, 1st July and 1st August each year.

We are also able to offer an alternative instalment plan over a 10 month period through an external facility with Premium Credit.

Please contact your ECB ExtraCover team at Marshall Wooldridge on 0800 289301 for more information.

Data Protection

Allianz Insurance plc together with other companies within the Allianz SE group of companies (“Allianz Group”) may use the personal and business details you have provided or which are supplied by third parties including any details of directors, officers, partners and employees (whose consent you must obtain) to:

- provide you with a quotation, deal with the associated administration of your policy and to handle claims;
- search credit reference, credit scoring and fraud agencies who may keep a record of the search;
- share with other insurance organisations to help offset risks, administer your policy, for statistical analysis, and to handle claims and prevent fraud;
- support the development of our business by including your details in customer surveys, for market research and business reviews which may be carried out by third parties acting on our behalf.

Allianz Group may need to collect and process data relating to individuals who may benefit from the policy (“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 and/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 Allianz Group 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 whilst working for employers carrying on, or who carried on, business in the UK and as a result are covered by the employers’ liability insurance of their employers, (the “Claimants”):

- I to identify which insurer (or insurers) was (or were) providing employers’ liability cover during the relevant periods of employment; and
- II 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 www.elto.org.uk

Telephone calls may be recorded for our mutual protection, training and monitoring purposes.

Under the Data Protection Act 1998 individuals are entitled to request a copy of all the personal information Allianz Insurance plc holds about them. Please contact the Customer Satisfaction Manager, Allianz Insurance plc, 57 Ladymead, Guildford, Surrey, GU1 1DB.

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.

By applying for and/or entering into this insurance policy you will be deemed to specifically consent to the use of your data and your insurance policy data in this way and for these purposes and that your directors, officers, partners, and employees have consented to our using their details in this way.

Financial Services Compensation Scheme

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

The Insured may be entitled to compensation from the FSCS if the Insurer is unable to meet its liabilities. Further information about compensation scheme arrangements is available at www.fscs.org.uk, by emailing enquiries@fscs.org.uk or by phoning the FSCS on 0800 678 1100 or 0207 741 4100.

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