

# Your Business Insurance

ExtraCover Cricket Club Scheme Overview and Policy Summary



**EXTRA  
COVER**



**MARSHALL WOOLDRIDGE**  
Insurance Brokers & Risk Managers

**CO  
vea** Insurance

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# Overview

The Overview section on pages 1-3 of this document provides information about the ExtraCover Cricket Club Scheme.

The Summary of Cover section on pages 4-27 contains key information about the ExtraCover Cricket Club Scheme policy that you should read.

Your cover is valid for a period of 12 months or as detailed in your policy schedule and is renewable annually on the 1st March.

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.

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.



**MARSHALL WOOLDRIDGE**  
Insurance Brokers & Risk Managers

## Get to know more about Marshall Wooldridge...

Established in 1973, Marshall Wooldridge has grown into one of the top 50 independent brokers in the country. We have built an enviable reputation of technical competence across all classes of insurance including the Sports sector.

Our dedicated Sports team work with our Clients to fully understand their needs and requirements. We offer wide cover tailored to the individual needs of Cricket Clubs, County Boards, Associations and Leagues, with a variety of options enabling each to choose the right protection.



Covéa Insurance is a UK insurer specialising in Commercial, Motor, High Net Worth, Property and Protection insurance. We're part of the French mutual insurance group Covéa. As a result of its financial strength, the Covéa group has attained a Standard and Poor's 'AA- Stable' rating.



Zurich Insurance Group (Zurich) is a leading multi-line insurer that serves its customers in global and local markets. With about 54,000 employees, it provides a wide range of property and casualty, and life insurance products and services in more than 210 countries and territories. Zurich's customers include individuals, small businesses, and mid-sized and large companies, as well as multinational corporations.

Zurich's collaborative approach enables us to continually evolve and refine our business processes and customer propositions. This ensures we deliver superior levels of service and market leading products and propositions.

Our extensive experience, expertise and financial strength allow us to provide flexible and effective solutions to a diverse range of organisations. We combine strong market positions in personal, commercial and corporate insurance on both sides of the Atlantic with strengthening positions in Asia and key emerging markets. Our customers benefit from our global reach and our ability to underwrite and provide services on many fronts. We are there when it matters – settling claims quickly and sympathetically every time.



ARAG is part of ARAG SE, the largest family-owned enterprise in the German insurance industry. Founded in 1935, on the principle that every citizen should be able to assert their legal rights, ARAG now employs 4,000 people around the world and generates premium income of more than €1.8 billion. ARAG's UK operation provides a nationwide service from their Bristol Head Office. ARAG provide innovative and affordable products to companies and their directors and partners.

ARAG are committed to providing their customers with legal advice and representation throughout a legal problem. ARAG recognise that they will only grow by ensuring that they provide excellent products and an outstanding service to their customers.

# Overview

## Broker 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:

ExtraCover  
Marshall Wooldridge Ltd  
Rawdon Court  
20 Leeds Road  
Rawdon  
Leeds LS19 6AX

Telephone: 0800 289301 or 0113 250 6614

Email: [extracover@marswool.com](mailto:extracover@marswool.com)

Website: [www.marshallwooldridge.com/sports-insurance/](http://www.marshallwooldridge.com/sports-insurance/)

### Contacts for Claims, Cover and Quotes

Helen Kincaid      [helen.kincaid@marswool.com](mailto:helen.kincaid@marswool.com)

David Barker      [david.barker@marswool.com](mailto:david.barker@marswool.com)

## What do I do next?

For expert advice, assistance or quotation please contact the ExtraCover team at Marshall Wooldridge Ltd on FREEPHONE **0800 289301** or email [extracover@marswool.com](mailto:extracover@marswool.com)

New Applicants should complete the Extra Cover Insurance Proposal Form.

If you require cover outside the scope of the terms contained in this brochure please contact the ExtraCover team at Marshall Wooldridge for further advice.

## How do I pay?

Return your completed Proposal Form with a Cheque for the full premium to:

ExtraCover  
Marshall Wooldridge Ltd  
Rawdon Court  
20 Leeds Road  
Rawdon  
Leeds  
LS19 6AX

We can also arrange for you to pay through a Bank Transfer or Credit/Debit Card. Contact your 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'.

## 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 Limited.

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

# Overview

## Guidance if you have to make a claim

If you have a claim (other than under the Legal Expenses or Directors' and Officers' Liability sections), or are aware of an incident that could result in a claim, please contact Marshall Wooldridge on [0800 289301](tel:0800289301) or Covea Insurance plc on [0330 024 2266](tel:03300242266).

If an accident, loss or damage occurs or any circumstances arise which may cause a claim to be made you should notify Marshall Wooldridge or Covéa Insurance:

- Promptly, if an incident occurs that may lead to you making a claim
- Immediately, in the event of a serious accident, loss or damage
- Please provide as much information as possible about the claim, and your certificate number if available
- We recommend you check that the accident, loss or damage is covered by your policy. If you are in any doubt please consult Marshall Wooldridge
- You should comply with the requirements for claim notification contained in the policy conditions, which detail your obligations and Covéa Insurance's rights in the event of a claim. If you are in any doubt please consult Marshall Wooldridge
- You should carry out any emergency action to protect your Property from further damage (e.g. turning off main services) or to make it waterproof or secure. Marshall Wooldridge will be pleased to provide advice and assistance to find the right person or organisation to help you. If you do incur any charges please retain the bills as these may form part of your claim
- If emergency work has been completed on your own authority please contact Marshall Wooldridge before permanent repairs begin
- Please do not dispose of damaged items before Covéa Insurance has had the opportunity to inspect them
- You should report to the Police any loss or damage from theft, arson, malicious damage, or riot or civil commotion and obtain a crime reference number and provide this, together with details of the handling officer and Police station
- Please ensure that your responsibility for injury to someone or damage to their property is not discussed with or admitted to anyone else
- If an Employee or someone else is holding you responsible for injury to them or for Damage to their property then you should tell Covéa Insurance promptly via Marshall Wooldridge, and send any letters, writs or summons to Covéa Insurance unanswered
- Your claims will be dealt with promptly and fairly. Depending on the type of claim and value, Covéa Insurance may:
  - request completion of a claim form
  - appoint an independent loss adjuster to deal with your claim
  - appoint a supplier to assist in validating and assessing the damage.
- Marshall Wooldridge may arrange for one of our Claims staff to visit you.

## Commercial Legal Expenses Claims Procedure

Telling ARAG about your claim:

1. Under no circumstances should you instruct your own solicitor or accountant as ARAG will not pay any costs incurred without their agreement.
2. If you instruct your own solicitor or accountant without telling ARAG, you will be liable for costs that are not covered by this policy.
3. A claim form can be downloaded at [www.arag.co.uk/newclaims](http://www.arag.co.uk/newclaims) or requested by telephoning ARAG on [0330 303 1955](tel:03303031955) between 9am and 5pm weekdays (except bank holidays).
4. The completed claim form and supporting documentation can be sent to ARAG by email, post or fax. Further details are set out in the claim form itself.

What happens next?

1. ARAG will send you a written acknowledgment by the end of the next working day after receiving your claim form.
2. Within five working days of receiving all the information needed to assess the availability of cover under the policy, ARAG will write to you either:
  - (a) confirming cover under the terms of your policy and advising you of the next steps to progress your claim; or
  - (b) if the claim is not covered, ARAG will explain in full the reason why and advise whether it can assist in another way.
3. When a representative is appointed they will try to resolve your dispute without delay, arranging mediation whenever appropriate.
4. ARAG will check on the progress of your claim with the appointed advisor from time to time.

Sometimes matters cannot be resolved quickly, particularly if the other side is slow to cooperate or a legal timetable is decided by the courts

# Summary of Cover

This section of the document provides a summary of the significant benefits, features and limitations of cover.

Some of the covers will only apply if you have chosen to take the options selected. Your schedule will show the sections selected and the sums insured.

For full details of the cover, terms, conditions and exclusions please refer to the policy wording, a copy of which is available from Marshall Wooldridge, or you can view this on our website [www.marshallwooldridge.com/sports-insurance/](http://www.marshallwooldridge.com/sports-insurance/)

All Premiums quoted include Insurance Premium Tax at the current 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.

## Important – The Insurers

The insurance in respect of Sections 1 to 4 is provided by Covea Insurance plc.

The insurance for Directors and Officers Liability is provided by Zurich Insurance plc.

The insurance for Legal Expenses is arranged by ARAG on behalf of the insurer AmTrust Europe Ltd.

In respect of Property Damage, Full Terrorism Cover is available on request subject to an additional premium. Please contact the ExtraCover team at Marshall Wooldridge to arrange a quotation.

# General Policy Conditions and Exclusions

## Significant features, benefits, exclusions or limitations of the policy

- Alteration in Risk Condition
- Reasonable Precautions Condition
- Sanctions Condition
- Electronic Risk Exclusion
- Communicable Disease Exclusion

For full details of the exclusions and conditions please refer to the General Conditions, Claims Conditions and General Exclusions Sections of the policy wording.

# Section 1: Property Damage

## Optional

### Significant features, benefits, exclusions or limitations of the policy

All Risks cover for damage to property insured occurring within 50 metres of the premises.

| Significant Features and Benefits   | Significant Exclusions and Limitations  |
|---|---|
| <p>Accidental loss or destruction of or damage to Buildings, General Contents and Ground Machinery at the premises.</p> <p><b>Additional Costs of Construction – Energy Efficiency</b> - £1,000,000 or 15 % of the Property Damage sum insured, whichever is the lower</p> <p><b>Additional Statutory Costs</b> - 15 % of the sum insured for undamaged portions; 15 % of the total amount for which we would have been liable had the property been wholly destroyed</p> <p><b>Architects' and Surveyors' fees</b></p> <p><b>Capital Additions</b> - £1,000,000 or 15 % of the Property Damage sum insured, whichever is the lower</p> <p><b>Contract Works</b> - £250,000 any one single contract</p> <p><b>Contractors Interest</b> - £250,000 any one single contract</p> <p><b>Continuing Interest and Hire Charges</b> - £10,000 in any one period of insurance</p> <p><b>Deterioration of Refrigerated Stock</b> - £750 any one occurrence</p> <p><b>Drains, Sewers and Gutters</b> - Property Damage sum insured</p> <p><b>Exhibitions</b> - £50,000 within Europe any one period of insurance</p> <p><b>Fire Brigade Charges</b> - Property Damage sum insured</p> <p><b>Further Investigation Costs</b> - £25,000 in any one period of insurance</p> <p><b>Inadvertent Omission to Insure</b> - £1,000,000 any one occurrence</p> <p><b>Glass</b> - £25,000 in any one period of insurance</p> <p><b>Goods in Transit</b> - £1,000 any one occurrence</p> <p><b>Ground Machinery</b> - anywhere within the Territorial Limits</p> <p><b>Landscaping Costs</b> - £25,000 in any one period of insurance</p> <p><b>Loss of Metered Utilities</b> - £25,000 in any one period of insurance</p> <p><b>Obsolete Building Materials</b> - reasonable additional cost incurred</p> <p><b>Property Stored</b> - £100,000 any one occurrence</p> <p><b>Protection Equipment Expenses</b> - Property Damage sum insured</p> <p><b>Reinstatement to Match (Computer Equipment)</b> – £2,500 in any one period of insurance</p> <p><b>Seasonal Stock Increase</b> – 25 % during the following periods:</p> <ul style="list-style-type: none"> <li>December and the first 15 days of January</li> <li>During any other period of the year where the seasonal trend of your business requires such an increase providing such increase does not exceed 180 days in any one period of insurance</li> </ul> | <ul style="list-style-type: none"> <li>Inherent vice, latent defect, defective design, plan or specification or the use of faulty materials</li> <li>Jewellery, precious metals, precious stones or furs except where specifically mentioned in the schedule</li> <li>Overhead electrical and telecommunication transmission and distribution lines, overhead transformers</li> <li>Property and structures in course of demolition, construction or erection</li> <li>Moveable property in the open, fences, gates, vegetation, lawns and shrubs in respect of damage caused by wind, rain, hail, sleet, snow, flood, dust or falling trees</li> <li>Theft or attempted theft or malicious damage to property in a garden, yard, open space or any open fronted or open sided building. 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 (<a href="http://www.soldsecure.com">www.soldsecure.com</a>)</li> <li>Property insured at any Vacant or Unoccupied Buildings for a period exceeding 30 days unless agreed by us</li> <li>Theft unless involving forcible and violent entry to or exit from a building or involving assault or violence or threat to you or any of your members or employees</li> <li>Changes in the water table level (i.e., the level below which the ground is saturated with water)</li> <li>Subsidence, ground heave or landslip (unless specifically extended)</li> <li>Collapse or cracking of buildings</li> <li>Vehicles required to be licensed for road use (including accessories thereon)</li> <li>Acts of Terrorism</li> <li>The Excess</li> </ul> |

# Section 1: Property Damage



| Significant Features and Benefits  | Significant Exclusions and Limitations   |
|--|--|
| <p>Sprinkler Upgrade Costs - Property Damage sum insured</p> <p>Temporary Removal - 15 %</p> <p>Theft Damage to Buildings - £50,000 or 15 % of the Property Damage sum insured</p> <p>Theft of Fixed Fabric of the Building - £25,000 in any one period of insurance</p> <p>Theft of Keys - £25,000 in any one period of insurance</p> <p>Trace and Access - £25,000 in any one period of insurance</p> <p>Unauthorised Use of Electricity Gas or Water - £50,000 any one occurrence.</p> <p><b>Optional Cover</b></p> <p>Subsidence, Ground Heave and Landslip.</p> | <p>Please see the Property Damage Section, General Exclusions, General Conditions and Claims Conditions.</p> |

## Important Information

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 for both the Building and the General Contents.

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 Specified All Risks Section (please see page 12).

Please contact the ExtraCover team at 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.

## 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 Covéa Insurance 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.

# Section 1: Property Damage

**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 CEN Security Grade 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 EN179 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 the ExtraCover team at Marshall Wooldridge).**

## Marine Cargo Containers

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

## Up and Over Garage Doors

Up and over doors must be secured by a padlock conforming to BS EN 12320 CEN Security Grade 5 inserted through a hole drilled into each guide channel approximately 25mm above a guide roller. Alternatively the doors can be secured by a padlock conforming to BS EN 12320 CEN Security Grade 5 attaching to a secured mounting point.

## 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 Covéa Insurance.

## Keys

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

# Section 1: Additional Covers

## Business Interruption



Automatically included where General Contents/Ground Machinery is insured

### Significant features, benefits, exclusions or limitations of the policy

Cover can be provided for Gross Revenue or Increase in Cost of Working. The sum insured for Gross Revenue is calculated as 4 x the Contents and/or Ground Machinery Sum Insured

| Significant Features and Benefits   | Significant Exclusions and Limitations   |
|---|--|
| <p>Loss resulting from interruption of or interference with the business carried on by you at the premises in consequence of damage and including:</p> <p><b>Additional Increase in Cost of Working</b> - £25,000</p> <p><b>Book Debts</b> - £250,000</p> <p><b>Compulsory Closure</b> - £25,000 any one period of insurance</p> <p><b>Deeds &amp; Documents</b> - £250,000</p> <p><b>Denial of Access</b> - up to the sum insured</p> <p><b>Exhibition Sites</b> - £100,000 anywhere in Europe; £50,000 Worldwide</p> <p><b>Failure of Public Utilities</b> - £250,000</p> <p><b>Key Employees</b> - £100,000</p> <p><b>National Lottery</b> - £25,000</p> <p><b>Property in Transit</b> - £100,000</p> <p><b>Research and Development Costs</b> - £25,000</p> <p><b>Unspecified Contract Sites</b> - £100,000</p> <p><b>Unspecified Customers</b> - £100,000</p> <p><b>Unspecified Storage Sites</b> - £100,000</p> <p><b>Unspecified Suppliers</b> - £100,000</p> <p>The above Extension limits are in respect of any one occurrence unless stated otherwise.</p> <p>Where Increase in Cost of Working Only is selected, only the following Extensions are included:</p> <ul style="list-style-type: none"> <li>• Book Debts</li> <li>• Deeds &amp; Documents</li> <li>• Denial of Access</li> <li>• Exhibition Sites</li> <li>• Failure of Public Utilities</li> </ul> <p>The Extension limit shall not exceed the sum insured or limit stated within the Extension, whichever is the lower occurring during the period of insurance.</p> | <ul style="list-style-type: none"> <li>• Liability must have been admitted under the Property Damage insurance for there to be a Business Interruption claim</li> <li>• Inherent vice, latent defect, defective design, plan or specification or the use of faulty materials</li> <li>• Overhead electrical and telecommunication transmission and distribution lines, overhead transformers</li> <li>• Property and structures in course of demolition, construction or erection</li> <li>• Property insured at any vacant or unoccupied buildings unless agreed by us</li> <li>• Theft unless involving forcible and violent entry to or exit from a building or involving assault or violence or threat to you or any of your employees</li> <li>• Changes in the water table level (i.e., the level below which the ground is saturated with water)</li> <li>• Subsidence, ground heave or landslip (unless specifically extended)</li> <li>• Collapse or cracking of buildings</li> <li>• Vehicles required to be licensed for road use (including accessories thereon)</li> <li>• Acts of Terrorism</li> <li>• Any interruption of or interference with the business in the absence of insured damage (other than Compulsory Closure, Key Employees and/or National Lottery)</li> </ul> <p>Please see the <a href="#">Property Damage Section</a> and <a href="#">Additional Covers Business Interruption Section</a>, <a href="#">General Exclusions</a>, <a href="#">General Conditions</a> and <a href="#">Claims Conditions</a>.</p> |

# Section 1: Additional Covers

## Loss of Bar Income following Damage to Cricket Square

Automatically included where Cricket Square is insured under Section 2: Specified All Risks

### Significant features, benefits, exclusions or limitations of the policy

Cover can be provided for Loss of Bar Income following damage to the cricket square.

| Significant Features and Benefits   | Significant Exclusions and Limitations  |
|---|---|
| <p>Loss of Bar Income resulting from interruption of or interference with the business carried on by you at the premises in consequence of damage to the cricket square.</p> <p>Indemnity Period – 3 months</p> | <p>Please see the Property Damage Section and Additional Covers Business Interruption Section and Loss of Bar Income following Damage to Cricket Square Section Exclusions, General Exclusions, General Conditions and Claims Conditions.</p> |

# Section 1: Additional Covers

## Loss of Licence



Automatically included where Buildings/General Contents are insured

### Significant features, benefits, exclusions or limitations of the policy

Provides cover in respect of the forfeiture, suspension or withdrawal of the Premises Licence.

| Significant Features and Benefits  | Significant Exclusions and Limitations  |
|--|---|
| <p>Loss of Gross Income</p> <p>Reasonable additional expenditure incurred in maintaining the Gross Income</p> <p>The depreciation in value of the premises if a licence for the premises cannot be obtained.</p> | <ul style="list-style-type: none"> <li>Any alterations to the premises that have not had the consent of the appropriate authority</li> <li>Failing to comply with any direction or requirement of the licensing or other authority</li> <li>Surrender or refusal to renew or forfeiture arises under or results directly or indirectly from any scheme of town or country planning, improvement or redevelopment</li> <li>The forfeiture or refusal to renew the licence occurs wholly or partly through your misconduct, connivance, neglect or omission or by your failure to take any steps necessary for keeping the licence in force</li> </ul> <p>Please see the Loss of Licence Section, General Exclusions, General Conditions and Claims Conditions.</p> |

# Section 1: Additional Covers

## Money & Assault

Automatically included where General Contents/Ground Machinery is insured

### Significant features, benefits, exclusions or limitations of the policy

Provides cover for loss of business money and compensation in the event of an insured person being injured as a direct result of theft or attempted theft of money.

| Significant Features and Benefits  | Significant Exclusions and Limitations   |
|--|--|
| <p><b>Standard Limits:</b></p> <p>Loss of Non-Negotiable Money - £250,000</p> <p>Loss of Negotiable Money:</p> <ul style="list-style-type: none"> <li>in transit, in your personal custody or in the custody of any authorised insured person or in a bank night safe - £3,000</li> <li>on the premises during business hours - £3,000</li> <li>on the premises out of business hours contained in a locked safe - £2,000</li> <li>on the premises out of business hours not contained in a locked safe - £500</li> <li>at your home or home of an authorised insured person - £500</li> </ul> <p>Credit Cards - £5,000 any one period of insurance</p> <p>Safes – cost of repair or replacement</p> <p>Increased Money limits can be considered upon request.</p> <p><b>Optional:</b></p> <p>Loss of Money in coin operated machines.</p> | <ul style="list-style-type: none"> <li>Accompaniment Condition</li> <li>Clerical or accounting errors or shortages due to error or omission</li> <li>Loss from any unattended vehicle</li> <li>Any loss due to the fraud or dishonesty of any director, partner, official, member or employee unless the loss is discovered within ten working days</li> <li>Loss from any coin-operated vending, gaming or amusement machine or payphone unless specially agreed by us</li> <li>Theft or attempted theft occurring outside business hours to any till or cash register unless its drawer has been left in an open position containing no Money</li> <li>The Excess</li> </ul> |
| <b>Personal Assault Extension - the benefits are:</b>  |  |
| <ul style="list-style-type: none"> <li>Death - £25,000</li> <li>Loss of Limb - £25,000</li> <li>Loss of Sight - £25,000</li> <li>Permanent Total Disablement - £25,000</li> <li>Temporary Total Disablement - £250 per week (up to 104 weeks)</li> <li>Temporary Partial Disablement - £62.50 per week (up to 104 weeks)</li> </ul> <p>Counselling Costs - £1,000 any one insured person; £5,000 in total for all insured persons</p> <p>Medical Expenses - £1,000 any one insured person</p> <p>Personal Effects - £500 any one insured person</p>  | <ul style="list-style-type: none"> <li>Illness or disease not resulting from injury or suffering from injury due to any gradually operating cause</li> <li>Intentional self-injury, provoked assault or wilful exposure to needless peril (except in an attempt to save human life)</li> <li>The influence of intoxicating liquor or drugs</li> <li>Personal assault benefits to any person aged under 16 or over 70 years</li> </ul> <p>Please see the Money &amp; Assault Section, General Exclusions, General Conditions and Claims Conditions.</p>   |

# Section 2: Specified All Risks



**Optional**

**Significant features, benefits, exclusions or limitations of the policy**

Provides cover for accidental loss or destruction of or damage to specified items within the Territorial Limits specified on the Schedule.

| Significant Features and Benefits   | Significant Exclusions and Limitations   |
|---|--|
| <p>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 the ExtraCover team at Marshall Wooldridge for a quotation.</p> <ol style="list-style-type: none"> <li>1. Club Bags, Cups and Trophies - £1,000</li> <li>2. Non-Turf Pitches, Netting and Poles - £5,000</li> <li>3. Cricket Squares - £1,000</li> <li>4. Sightcreens and Cricket Pitch Covers - £5,000</li> <li>5. Bowling Machinery and Portable Scoreboards - £3,000</li> <li>6. Marine Cargo Containers - £12,500</li> <li>7. Fixed Benches and Ropes - £2,000</li> <li>8. Portable Electronic Equipment – £1,500<br/>includes Laptop Computers, Audio-Visual and Portable Electronic Equipment, including Ancillary Equipment anywhere in the Territorial Limits</li> <li>9. Marquees - £2,500</li> </ol> <p><b>Section Extensions:</b></p> <p>Index Linking</p> <p>Data Processing and Ancillary Equipment</p> <p>Non-Invalidation</p> <p>Subrogation Waiver</p> <p><b>Vending Machines</b> - £100 any one occurrence</p> | <ul style="list-style-type: none"> <li>• Vehicle Protections Condition</li> <li>• Damage to the contents of club bag(s) other than usual cricket equipment</li> <li>• Damage occurring whilst in play to club bag(s) or their contents, cups and trophies</li> <li>• Wear, tear, depreciation or diminution in value</li> <li>• Use of any article contrary to manufacturers’ instructions</li> <li>• Storm or flood in respect of:             <ul style="list-style-type: none"> <li>(i) Club Bags, Cups and Trophies</li> <li>(ii) Portable Electronic Equipment</li> </ul> </li> <li>• unless the property is contained in an enclosed vehicle or in a building</li> <li>• Inherent vice, latent defect, defective design, plan of specification or the use of faulty materials</li> <li>• Faulty or defective workmanship</li> <li>• Dry or wet rot, fungus, rust, corrosion, woodworm, moths, insects, vermin or pests</li> <li>• Change in temperature, colour, flavour, texture or finish</li> <li>• Damage as a result of being deceived into knowingly parting with property</li> <li>• Theft or attempted theft from an unattended vehicle unless such vehicle is protected as described under the Vehicle Protections Condition of this Section</li> <li>• £150 Excess in respect of each and every claim</li> </ul> <p>The Excess is increased as shown below for the following specified Items:</p> <ul style="list-style-type: none"> <li>• Marine Cargo Containers - £350 of each and every claim</li> <li>• Marquees - £500 of each and every claim</li> </ul> <p>Please see the Specified All Risks Section, General Exclusions, General Conditions and Claims Conditions.</p> |

# Section 3: Liabilities

## Employers' Liability



Automatically included where Public and Products Liability is insured

### Significant features, benefits, exclusions or limitations of the policy

Provides protection against your legal liability to pay compensation in respect of injury sustained by your employees in the course of the business up to a limit of £10,000,000 including costs and expenses.

Employers' Liability cover is required for - Bar staff, cleaners, ground staff, persons under work experience, voluntary helpers etc whether or not gainfully employed.

| Significant Features and Benefits   | Significant Exclusions and Limitations   |
|---|--|
| <p>Contractual Liability</p> <p>Corporate Manslaughter - £5,000,000 any one period of insurance</p> <p>Court Attendance Compensation - £750 per day for you, any director or partner; £250 per day for employees; £150 per day for members</p> <p>Cross Liabilities</p> <p>Health &amp; Safety at Work Act 1974</p> <p>Indemnity to Other Persons</p> <p>Unsatisfied Court Judgements</p> | <ul style="list-style-type: none"> <li>• Injury to any employee where motor insurance is required by any road traffic legislation</li> <li>• Working on any offshore installation or whilst in transit to or from any offshore installation</li> <li>• Cover for acts caused by Terrorism is limited to £5,000,000</li> <li>• Fines, penalties or liquidated, punitive or exemplary damages or any additional damages resulting from the multiplication of compensatory damages or other non-compensatory damages</li> <li>• Any liability which is insured by or would but for the existence of this Section be insured by any other policy except in respect of any excess beyond the amount payable under such other section had this insurance not been effected</li> <li>• Hazardous locations</li> </ul> <p>Please see the Employers' Liability Section, General Exclusions, General Conditions and Claims Conditions.</p> |

# Section 3: Liabilities

## Public and Products Liability

### Optional

#### Significant features, benefits, exclusions or limitations of the policy

Provides protection against your legal liability to third parties for accidental injury or damage up to the Limit of Indemnity stated in the schedule plus any costs and expenses. For any claim brought in Canada, the United States of America or any territory within its jurisdiction, the most we will pay, inclusive of costs and expenses, is the Limit of Indemnity.

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.

| Significant Features and Benefits  | Significant Exclusions and Limitations  |
|--|---|
| <p><a href="#">Car Park Liability</a></p> <p><a href="#">Consumer Protection and Food Safety Acts</a></p> <p><a href="#">Contingent Motor Liability</a></p> <p><a href="#">Contractual Liability</a></p> <p><a href="#">Corporate Manslaughter</a> - £5,000,000 or the Limit of Indemnity shown in the schedule, whichever is the lower, any one period of insurance</p> <p><a href="#">Court Attendance Compensation</a> - £750 per day for you, any director or partner; £250 per day for employees; £150 per day for members</p> <p><a href="#">Cross Liabilities</a></p> <p><a href="#">Defective Premises Act 1972</a></p> <p><a href="#">Health &amp; Safety at Work Act 1974</a></p> <p><a href="#">Environmental Clean Up Costs</a> - £100,000 any one occurrence and in the aggregate for any one period of insurance</p> <p><a href="#">General Data Protection Regulations</a> - £1,000,000 or the Limit of Indemnity shown in the schedule, whichever is the lower, any one period of insurance</p> <p><a href="#">Indemnity to Other Persons</a></p> <p><a href="#">Legionella</a> - £500,000 for any one occurrence and in the aggregate for any one period of insurance</p> <p><a href="#">Libel and Slander</a> - £250,000 in any one period of insurance</p> <p><a href="#">Member to Member Liability</a></p> <p><a href="#">Overseas Personal Liability</a></p> <p><a href="#">Products Financial Loss</a> - £2,000,000 in respect of all claims made against you during the period of insurance including costs and expenses</p> <p><a href="#">Property in Your Custody and Control</a></p> | <ul style="list-style-type: none"> <li>Up to the Limit of Indemnity any one occurrence in respect of Public Liability</li> <li>Up to the Limit of Indemnity per period of insurance for Products Liability</li> <li>Bodily injury to any employee</li> <li>Bodily injury or Damage arising directly or indirectly, or otherwise in connection with a Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease</li> <li>Damage to products or the cost of making good or recalling such products or the cost of rectifying defective work</li> <li>Damage to property which you or any of your employees are or have been working on</li> <li>Cover for acts of Terrorism is limited to £2,000,000 or the Limit of Indemnity stated in the schedule, whichever is the lower. <b>NB</b> We must be notified if any game or event will take place where there will be an attendance of 5,000 persons or more and/or if your ground or stadium has a capacity of 10,000 persons or more (risks exceeding these parameters to be considered on referral).</li> <li>Fines, penalties or liquidated, punitive or exemplary damages or any additional damages resulting from the multiplication of compensatory damages or other non-compensatory damages</li> <li>The provision of advice or any plan, design, formula or specification given separately for a fee or for which a fee is normally charged</li> <li>Liability arising directly or indirectly out of exposure to inhalation of, or fears of the consequences of exposure to, or inhalation of asbestos, and the cost of cleaning up, or removal of, or damage to property or any product arising out of any asbestos or asbestos fibres</li> <li>Hazardous locations</li> <li>Pollution or contamination unless caused by a sudden, identifiable, unintended and unexpected event which occurs in its entirety at a specific time and place</li> <li>Damages where action is brought in a court of law outside a member state of the European Union</li> </ul> |

# Section 3: Liabilities

## Public and Products Liability



| Significant Features and Benefits | Significant Exclusions and Limitations  |
|-----------------------------------|---|
|                                   | <ul style="list-style-type: none"> <li>• Liability in respect of:                             <ul style="list-style-type: none"> <li>– authorised or unauthorised transmission of electronic data</li> <li>– the content of any website, your email, intranet or extranet</li> <li>– erasure, loss, distortion, corruption or alteration of electronic data or any loss of use resulting in reduction of functionality</li> <li>– failure of electronic, electromechanical data processing or electronically controlled equipment or electronic data to correctly recognise any given date or to process data or to operate properly due to failure to recognise any given date</li> </ul> </li> <li>• Any liability which is insured by or would but for the existence of this Section be insured by any other policy except in respect of any excess beyond the amount payable under such other section had this insurance not been effected</li> <li>• Products that you knowingly export directly or indirectly to the USA or Canada (unless specifically extended)</li> <li>• Products used in aircraft, space, petro-chemical, gas, offshore, shipbuilding and repair or nuclear industries</li> <li>• Products used in the motor industry other than those not affecting safety, stability, steering or braking of the vehicle</li> <li>• The Excess</li> </ul> <p>Please see the Public and Products Liability Section, General Exclusions, General Conditions and Claims Conditions.</p> |

# Section 4: Personal Accident



## Optional

### Significant features, benefits, exclusions or limitations of the policy

Provides compensation to you if an insured person aged between 16 to 85 sustains accidental bodily injury whilst engaged in official club activities which results in an Insured Event.

|   |   |
|---|---|
| <p><b>Insured Events:</b></p> <ol style="list-style-type: none"> <li>1. Death</li> <li>2. Loss of Hearing</li> <li>3. Loss of Internal Organ</li> <li>4. Loss of Limb</li> <li>5. Loss of Sight</li> <li>6. Loss of Speech</li> <li>7. Permanent Total Disablement</li> <li>8. Temporary Total Disablement</li> </ol> <p>Capital Benefits and Weekly Benefits vary depending on the Cover selected and whether the Insured Person is an adult member or member aged under 16.</p> <p>Insured Incident 7. Permanent Total Disablement is extended to include the Continental Scale of Compensation subject to a maximum total of 100% in the aggregate.</p> <p><b>Two levels of cover available:</b></p> <p><b>Standard Cover</b></p> <ol style="list-style-type: none"> <li>1. Personal Accident</li> <li>2. Dental/Optical Treatment – cost of repair/replacement of broken/cracked spectacles or dentures</li> <li>3. Hospital Benefit</li> </ol> <p><b>Additional Temporary Total Disablement Weekly Benefit</b></p> <p>Weekly Benefit for Temporary Total Disablement is available with Standard Cover at additional cost.</p> <p><b>Gold Cover</b></p> <ol style="list-style-type: none"> <li>1. Personal Accident</li> <li>2. Dental/Optical Treatment – cost of repair/replacement of broken/cracked spectacles or dentures</li> <li>3. Hospital Benefit</li> <li>4. Additional Insured Persons</li> <li>5. Bereavement Counselling</li> <li>6. First Aid Expenses</li> <li>7. Fracture Benefit</li> <li>8. Funeral Expenses and urgent Estate Expenses</li> <li>9. Additional Hospital Benefits</li> <li>10. Independent Financial Advice</li> <li>11. Rehabilitation Expenses</li> <li>12. Trauma Counselling</li> </ol> <p>Gold Cover includes Weekly Benefit for Temporary Total Disablement at £250 per week up to 104 weeks for adult members.</p> | <ul style="list-style-type: none"> <li>• Claims Evidence Condition</li> <li>• Alteration in Risk</li> <li>• Pre-existing physical or mental disability, infirmity, medical condition, chronic or recurring ailment</li> <li>• Any communicable disease</li> <li>• Insanity, intentional self-injury, suicide, attempted suicide</li> <li>• Participation in any criminal act or civil commotion</li> <li>• Flying or other aerial activities (other than as a passenger of a recognised airline)</li> <li>• Pregnancy or childbirth</li> <li>• Deliberate exposure to danger (except in an attempt to save human life)</li> <li>• Practising or taking part in:             <ul style="list-style-type: none"> <li>– any kind of racing (other than foot races)</li> <li>– mountaineering or rock climbing</li> <li>– abseiling, bungee jumping, potholing or similar underground activities</li> <li>– underwater activities involving the use of breathing apparatus</li> <li>– engaging in winter sports other than curling or skating</li> <li>– speed or time trials</li> <li>– engaging in any sport undertaken on a professional or semi-professional basis other than cricket</li> <li>– any operational duties as a member of the armed forces</li> </ul> </li> <li>• The effects of alcohol or drugs (other than drugs prescribed by a qualified registered medical practitioner)</li> <li>• Any treatment for drug addiction</li> </ul> <p>Please see the Personal Accident Section, General Exclusions, General Conditions and Claims Conditions.</p> |
|---|---|

# Section 4: Personal Accident

| Benefit  | Standard Cover                         |  | Gold Cover  |  |
|--|--|--|---|--|
|  | Amount<br>(Adult Members)              | Amount<br>(Members aged<br>under 16)   | Amount<br>(Adult Members)   | Amount<br>(Members aged<br>under 16)     |
| 1. Personal Accident Insured Events:   |  |  |   |  |
| 1. Death   | £25,000                                | £ 2,500                                | £50,000   | £2,500                                   |
| 2. Loss of Hearing –   | £12,500                                | £12,500                                | £25,000   | £25,000                                  |
| (a) Both Ears  | £6,250                                 | £6,250                                 | £12,500   | £12,500                                  |
| (b) Loss of Hearing – One Ear  |  |  |   |  |
| 3. Loss of Internal Organ  | £5,000                                 | £5,000                                 | £10,000   | £10,000                                  |
| 4. Loss of Limb  | £25,000                                | £25,000                                | £50,000   | £50,000                                  |
| 5. Loss of Sight   | £25,000                                | £25,000                                | £50,000   | £50,000                                  |
| 6. Loss of Speech  | £12,500                                | £12,500                                | £25,000   | £25,000                                  |
| 7. Permanent Total Disablement<br>*including Continental Scale<br>(see below)  | £25,000                                | £25,000                                | £50,000   | £50,000                                  |
| 8. Temporary Total Disablement   | Available upon<br>request              | Available upon<br>request              | £250 per week up to<br>104 weeks  | £250 per week up to<br>104 weeks         |
| 2. Dental treatment and/or Repair/<br>Replacement of broken/cracked<br>spectacles or dentures following an<br>accident covered by this Insurance | Up to £750                             | Up to £750                             | Up to £2,500  | Up to £2,500                             |
| 3. Hospitalisation Benefit as an in-<br>patient due to an accident covered<br>by this Insurance  | £25 per day up to a<br>maximum of £500 | £25 per day up to a<br>maximum of £500 | £50 per day up to a<br>maximum of £1,000  | £50 per day up to a<br>maximum of £1,000 |
| 4. Additional Insured Persons - Injury<br>To Persons Rendering Assistance  | Not applicable                         |  | Death up to £30,000<br>Permanent Partial Disablement up to<br>£30,000<br>Permanent Temporary Disablement up to<br>£30,000   |  |
| 5. Bereavement Counselling   | Not applicable                         |  | Up to £2,000  |  |
| 6. First Aid Expenses  | Not applicable                         |  | Up to £25,000   |  |
| 7. Fracture Benefit  | Not applicable                         |  | (i) hip or pelvis (excluding coccyx or thigh)<br>£1,000<br>(ii) femur or heel £750<br>(iii) skull (excluding jaw and nose), lower leg,<br>collar bone, ankle, elbow, upper or lower<br>arm (including the wrist but not a Colles<br>fracture)£500<br>(iv) spine (vertebrae but excluding coccyx)<br>£1,000<br>up to a maximum payment of £5,000 for all<br>fractures. |  |

# Section 4: Personal Accident

| Benefit  | Standard Cover            |                                      | Gold Cover   |                                      |
|--|---------------------------|--------------------------------------|--|--------------------------------------|
|  | Amount<br>(Adult Members) | Amount<br>(Members aged<br>under 16) | Amount<br>(Adult Members)  | Amount<br>(Members aged<br>under 16) |
| 8. Funeral Expenses and Urgent Estate Expenses | Not applicable            |                                      | Up to £10,000 for funeral<br>Up to £2,000 for estate expenses  |                                      |
| 9. Additional Hospitalisation Benefits         | Not applicable            |                                      | £25 per day of Coma<br>£25 per day of post hospitalisation home confinement<br>£5,000 maximum  |                                      |
| 10. Independent Financial Advice               | Not applicable            |                                      | Up to £2,500   |                                      |
| 11. Rehabilitation Expenses                    | Not applicable            |                                      | Up to £1,000 for Physiotherapy<br>Up to £25,000 for other rehabilitation costs<br>Up to £100 per week, £3,000 maximum to travel to hospital<br>Up to £10,000 for prosthesis<br>Up to £20,000 for parasport equipment |                                      |
| 12. Trauma Counselling                         | Not applicable            |                                      | Up to £2,500   |                                      |

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 this brochure for a more detailed summary of cover, terms and conditions.

## \* 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.                                  |  |                                |

## \*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.

|  |  |
|--|--|
| 1. Permanent Total Disablement 100%          | (d) one great toe:   |
| 2. Permanent loss by physical separation of: | (i) two phalanges 15%  |
| (a) one thumb                                | (ii) one phalanx 7.5%  |
| (i) both phalanges 30%                       | (e) one other toe:   |
| (ii) one phalanx 15%                         | (i) three phalanges 5%   |
| (b) one index finger:                        | (ii) two phalanges 3%  |
| (i) three phalanges 20%                      | (iii) one phalanx 1.5%   |
| (ii) two phalanges 13%                       | 3. Permanent total loss of use:  |
| (iii) one phalanx 6%                         | (a) Shoulder or Elbow 25%  |
| (c) one other finger:                        | (b) Wrist, Hip, Knee or Ankle 20%  |
| (i) three phalanges 10%                      | 4. Removal by Surgical Operation of Lower Jaw 30%                                      |
| (ii) two phalanges 6%                        | 5. Sickness resulting in Loss of Sight or permanent Total Disablement by Paralysis 20% |
| (iii) one phalanx 3%                         |  |

# Commercial Legal Expenses



**Optional**

**Significant features, benefits, exclusions or limitations of the policy**

Commercial Legal Expenses is a ‘claims made’ cover section, which means that claims must be initially notified to the insurers during the period of insurance.

| Significant Features and Benefits   | Significant Exclusions and Limitations   |
|---|--|
| <p>The insurer will pay legal costs &amp; expenses and employment compensation awards up to £250,000 or as otherwise stated in the policy including the cost of appeals for the following:</p> <p><b>1. Employment</b></p> <p>A dispute with a past, present, or prospective employee, arising from a contract of service and/or alleged breach of employment laws.</p> <p><b>2. Employment compensation awards</b></p> <p>Where we have accepted your claim under Employment, the insurer will pay a basic and compensatory award made against you by a tribunal, or an amount agreed by us to settle a dispute.</p> <p><b>3. Employment restrictive covenants</b></p> <p>A dispute with</p> <ul style="list-style-type: none"> <li>your employee or ex-employee which arises from a restrictive covenant in a contract of service with you</li> <li>another party who alleges that you have breached their legal rights protected by a restrictive covenant.</li> </ul> <p><b>4. Tax disputes</b></p> <p>A formal tax enquiry by HMRC, where a dispute arises following a compliance check by HMRC in relation to your business tax affairs, or where a dispute arises about VAT.</p> <p><b>5. Property</b></p> <p>An event which causes damage to your property, a public or private nuisance or trespass, and recovery or repossession of property from an employee or ex-employee.</p> | <ul style="list-style-type: none"> <li>It must always be more likely than not that your claim will be successful.</li> <li>You must report your claim during the period of insurance and as soon as you become aware of the circumstances that could lead to a claim.</li> <li>Unless there is a conflict of interest we will choose an appointed advisor until proceedings need to be issued or in any claim dealt with by an Employment Tribunal.</li> <li>Legal costs, expenses or compensation awards incurred before we accept a claim.</li> <li>Costs that exceed the sum we would have agreed to pay a solicitor on our panel, if the insured chooses to use their own representative.</li> </ul> <ul style="list-style-type: none"> <li>Pursuing an action other than an appeal.</li> <li>Any redundancy notified claim within 180 days of you taking out this policy.</li> <li>Internal grievances or disciplinary matters.</li> </ul> <p>Money due to an employee under a contract.</p> <p>The restrictive covenant must not extend further than is reasonably necessary to protect your business interests or contain restrictions in excess of 12 months.</p> <ul style="list-style-type: none"> <li>Any claim where you have been careless or have not met legal timescales.</li> <li>An investigation by the Fraud Investigation Service of HMRC.</li> <li>Tax avoidance.</li> </ul> <p>Any claim where a contract exists between you and the other party (apart from the recovery or repossession of property from an employee or ex-employee).</p> |

# Commercial Legal Expenses



| Significant Features and Benefits  | Significant Exclusions and Limitations  |
|--|---|
| <p><b>6. Legal defence</b></p> <p>We will defend the insured</p> <ul style="list-style-type: none"> <li>• in an investigation that could lead to prosecution</li> <li>• if criminal proceedings are brought. Cover for motor-related investigations and prosecutions is included.</li> </ul> <p><b>7. Compliance &amp; regulation</b></p> <ul style="list-style-type: none"> <li>• An appeal against the terms of a Statutory Notice issued against your business.</li> <li>• Representing you throughout an investigation by a professional or regulatory body and at any subsequent disciplinary hearing.</li> <li>• Defence of a civil action brought                     <ul style="list-style-type: none"> <li>– for wrongful arrest arising from an allegation of theft;</li> <li>– under the Data Protection Act;</li> <li>– against your employees where unlawful discrimination has been alleged or there has been a breach of duty in their capacity as trustee of a pension fund set up for the benefit of your employees.</li> </ul> </li> </ul> <p><b>8. Statutory licence appeals</b></p> <p>An appeal against a formal written proposal to alter, suspend, revoke or refuse to renew a licence or registration.</p> <p><b>9. Loss of earnings</b></p> <p>The insurer will pay loss of earnings if an employee has to attend court or tribunal for a claim under this policy or because they are called for jury service.</p> <p><b>10. Personal injury</b></p> <p>We will represent an employee to pursue a claim for compensation if they are injured at work where fault lies with a third party.</p> <p><b>11. Executive suite</b></p> <p>The principal, executive officers, directors and partners of your business are covered for the following:</p> <ul style="list-style-type: none"> <li>• An HMRC enquiry into the executive’s personal tax affairs.</li> <li>• A motoring prosecution that arises from driving for personal, social or domestic use.</li> <li>• A claim that arises from personal identity theft.</li> <li>• A dispute that arises from the terms of your business partnership agreement that is to be referred to mediation.</li> <li>• Crisis communication, as described below, covers your executives for matters occurring in their private and personal capacity and that cause reputational damage.</li> </ul> <p><b>12. Crisis communication</b></p> <p>Access to professional public relations support and crisis communication services to manage adverse media publicity and reputational exposure.</p> | <p>Conditions, illness or disease that gradually develop over time are excluded.</p> <ul style="list-style-type: none"> <li>• The exclusions that apply to insured events 4), 6) above and 12) below also apply to an executive claiming against this insured event.</li> <li>• For identity theft claims the person claiming must have followed advice from the Executive suite identity theft resolution helpline.</li> </ul> <p>Matters that should be dealt with through your normal complaints procedures.</p> |

# Commercial Legal Expenses



| Significant Features and Benefits   | Significant Exclusions and Limitations  |
|---|---|
| <p><b>Legal &amp; tax advice helpline</b></p> <p>Access by telephone to legal and tax experts for UK and EU-wide legal advice and UK tax advice.</p> <p><b>Redundancy assistance helpline</b></p> <p>A specialist consultancy that will assist you to implement a fair selection process and ensure that the redundancy notices are correctly served. The service offers document review, telephone and written advice.</p> <p><b>Executive suite identity theft</b></p> <p>Telephone advice to help executives keep their personal identity secure. Where identity theft is suspected, caseworkers can help the victim to restore their credit rating and correspond with their card issuer, bank or other parties.</p> <p><b>Crisis communication</b></p> <p>If your business has attracted negative publicity which could cause reputational damage, you can access professional PR support from our Crisis communication experts at any time.</p> <p><b>Counselling assistance</b></p> <p>Qualified counsellors will provide confidential support and advice by phone to your employees or their family members who are suffering from emotional upset or feeling worried and anxious about a personal or work-related problem.</p> <p><b>Business legal services website</b></p> <p>Register using your voucher code to download legal documents that can assist with day-to-day issues that affect your business.</p> | <ul style="list-style-type: none"> <li>• A matter that has not actually resulted in adverse publicity.</li> <li>• The maximum the insurer will pay is £25,000.</li> <li>• Advice will not be put in writing.</li> <li>• Advice is restricted to business legal matters.</li> <li>• Advice on UK tax law is available Monday to Friday between 9am and 5pm (except bank holidays).</li> <li>• We cannot advise on financial planning or financial services products.</li> <li>• Services are subject to fair and reasonable use.</li> </ul> <p>Available Monday to Friday between 9am and 5pm (except bank holidays).</p> <ul style="list-style-type: none"> <li>• Available Monday to Friday between 9am and 5pm (except bank holidays).</li> <li>• This service attracts a fee.</li> </ul> <p>Available Monday to Friday between 9am and 5pm (except bank holidays).</p> <ul style="list-style-type: none"> <li>• Documents are for business use.</li> <li>• Some documents only apply for England &amp; Wales.</li> <li>• Most documents are free but a few attract a modest charge.</li> <li>• Legal review services are subject to a fee.</li> </ul> <p><b>Territorial limit</b></p> <p>The UK, Channel Islands and the Isle of Man, except for Legal defence where cover extends to EU countries, Norway and Switzerland.</p> <p><b>Period of insurance</b></p> <p>Unless otherwise agreed the period of insurance shall be for 12 months.</p> |

# Commercial Legal Expenses



| Significant Features and Benefits | Significant Exclusions and Limitations   |
|-----------------------------------|--|
|                                   | <p><b>Legal costs &amp; expenses</b></p> <ul style="list-style-type: none"><li>• Reasonable costs incurred by the appointed advisor.</li><li>• The other side's legal costs.</li><li>• Employment compensation awards and employee settlements agreed with us.</li><li>• Basic wages and salary in respect of Loss of earnings cover.</li><li>• Crisis communication costs.</li><li>• Fees for intervention.</li></ul> |

# Directors' and Officers' Liability



## Optional

This provides the Insured and its 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.

Corporate Liability is standard cover extending the policy to respond to claims made against the club. If an organisation is found guilty of Corporate Manslaughter by the HSE made under the Corporate Manslaughter and Corporate Homicide Act 2007, for the way in which its activities were managed or organised and this causes a death in the workplace and/or if there has been a gross breach of duty of care to the person who died, our policy will look to defend.

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.

As an additional benefit, this policy is extended to cover Crime. The cover is broken down as follows:

**Act of Fraud or Dishonesty:** This will provide cover in respect of loss of money, securities and goods, the property of you or for which you are responsible at law, resulting directly from any act of Fraud or dishonesty committed by a club official or employee acting alone or in collusion with others. This extends to cover fraudulent or dishonest misuse or manipulation by a third party of the computer systems and programmes operated by you.

**Forgery:** This will indemnify you for the loss of money or securities resulting from forgery.

**Funds Transfer Fraud:** This will provide indemnity to you for the theft of any of your funds from an account maintained by you at a financial institution following fraudulent electronic, telegraphic, cable, teletype, telephone or written instructions to debit such account and to transfer, pay or deliver funds from such account and which instructions purport to have come from you, but which are fraudulently transmitted or issued, are a forgery or fraudulently altered by another.

# Directors' and Officers' Liability



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 Zurich Insurance plc.

| Limit in the aggregate |            |         |
|------------------------|------------|---------|
| D&O                    | Entity     | Crime   |
| £100,000               | £100,000   | £10,000 |
| £250,000               | £250,000   | £10,000 |
| £500,000               | £500,000   | £10,000 |
| £1,000,000             | £1,000,000 | £10,000 |

# Important Information

## How to make a Claim

If you have a claim (other than under the Legal Expenses or Directors' and Officers' Liability sections), or are aware of an incident that could result in a claim, please contact Marshall Wooldridge on [0800 289301](tel:0800289301) or Covea Insurance plc on [0330 024 2266](tel:03300242266).

If you have a claim, or are aware of an incident that could result in a claim under the Legal Expenses section, please contact ARAG on [0330 303 1955](tel:03303031955) or download a claim form from [www.arag.co.uk/newclaims](http://www.arag.co.uk/newclaims).

If you have a claim, or are aware of an incident that could result in a claim under the Directors' and Officers' Liability, please contact Zurich Insurance by email [professionalandfinancial.lines.newclaims@uk.zurich.com](mailto:professionalandfinancial.lines.newclaims@uk.zurich.com).

## Your Rights to Cancel the Policy

If this cover does not meet your requirements, please return all your documents to Marshall Wooldridge Ltd. If cover has not yet started, you will receive a full refund of the premium. If cover has started, we will refund the premium for the exact number of days left on the policy. No refund will be given if a claim has been submitted or there have been any incidents likely to give rise to a claim during the current period of insurance.

## How to make a Complaint to Marshall Wooldridge

If you have a complaint regarding the suitability of this policy for your needs, the information and advice you received whilst it was originally being discussed, the operation or administration of the policy you should contact Marshall Wooldridge using the following details.

Global Risk Partners  
7th Floor  
Corn Exchange  
55 Mark Lane  
London EC3R 7NE

Telephone: 0800 289301

Email: [extracover@marswool.com](mailto:extracover@marswool.com)

## How to make a Complaint to Covéa Insurance

If your complaint relates to the cover under this policy or the way a claim is/has been handled (other than for Legal Expenses or Directors and Officers covers) you should contact us using the following details.

Customer Relations  
Covéa Insurance,  
Norman Place,  
Reading RG1 8DA

Telephone: 0330 221 0444

Calls may be recorded for training and evidential purposes.

Website: [www.coveainsurance.co.uk](http://www.coveainsurance.co.uk)

Email: [customer.relations-rdg@coveainsurance.co.uk](mailto:customer.relations-rdg@coveainsurance.co.uk)

Full details of the Covéa Insurance Internal Complaints Procedure are detailed in our leaflet 'Complaints Procedure' which is available on request or may be downloaded from our website at [www.coveainsurance.co.uk/complaints](http://www.coveainsurance.co.uk/complaints).

# Important Information

## How to make a Complaint to ARAG plc

If your complaint relates to the Commercial Legal Expenses Section of cover, please contact ARAG using the following details.

The Customer Relations Department  
ARAG plc  
9 Whiteladies Road  
Clifton  
Bristol  
BS8 1NN

Telephone: 0117 917 1561

Calls may be recorded for training and evidential purposes. (hours of operation are 9am-5pm, Mondays to Fridays excluding bank holidays).

Email: [customerrelations@arag.co.uk](mailto:customerrelations@arag.co.uk)

## How to make a Complaint to Zurich Insurance plc

If your complaint relates to the Directors and Officers section of cover, please contact Zurich using the following details.

Post: Customer Care Team, Zurich Insurance plc, 3000 Parkway, Whiteley, Fareham PO15 7JY

Telephone: 0800 056 0226

Email: [customerrelations.central@uk.zurich.com](mailto:customerrelations.central@uk.zurich.com)

Please be ready to provide all relevant details of your policy and in particular your policy or claim number (if allocated) to help your complaint to be dealt with speedily.

## Financial Ombudsman Service

You may be eligible to refer your complaint to the Financial Ombudsman Service. Their contact details are:

Financial Ombudsman Service  
Exchange Tower  
London E14 9SR

Telephone: 0800 023 4567

Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Your complaint may be more suitably handled by a comparable complaints scheme, the Legal Ombudsman service.

You can contact the Legal Ombudsman Service at:

PO Box 6806  
Wolverhampton  
WV1 9WJ

Telephone: 0300 555 0333

Website: [www.legalombudsman.org.uk](http://www.legalombudsman.org.uk)

Email: [enquiries@legalombudsman.org.uk](mailto:enquiries@legalombudsman.org.uk)

You can also register a complaint with the European Union's Online Dispute Resolution (ODR) Platform.

Their website is <http://ec.europa.eu/consumers/odr/>

The ODR will simply pass your complaint to the Financial Ombudsman Service.

# Important Information

## Financial Services Compensation Scheme

The insurers under this policy are covered by the Financial Services Compensation Scheme. You/an insured person may be entitled to compensation from the scheme if we are unable to meet our liabilities under this insurance.

Further information is available from the:

Financial Services Compensation Scheme  
10th Floor  
Beaufort House  
15 St Botolph Street  
London EC3A 7QU.

Telephone: 020 7741 4100

Website: [www.fscs.org.uk](http://www.fscs.org.uk)

Email: [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk)

## Registration and Regulatory Information

This Insurance (other than the Commercial Legal Expenses and Directors and Officers Sections of cover) is provided by Covea Insurance plc. Registered in England and Wales No. 613259. Registered office: Norman Place, Reading, Berkshire RG1 8DA.

Covea Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our Firm Reference Number is 202277. You can check this on the Financial Conduct Authority's website [www.fca.org.uk/register](http://www.fca.org.uk/register)

The Commercial Legal Expenses Section of this insurance is provided by ARAG plc. Registered in England number 02585818. Registered address: 9 Whiteladies Road, Clifton, Bristol BS8 1NN.

ARAG plc is authorised to administer this insurance on behalf of the insurer AmTrust Europe Ltd. Registered address: Market Square House, St. James's Street, Nottingham, Nottinghamshire, NG1 6FG.

The Directors and Officers section of this insurance is provided by Zurich Insurance plc.

Zurich Management Services Limited. Registered in England and Wales, number 2741053.

Registered Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

### Zurich Insurance plc

A public limited company incorporated in Ireland. Registration No. 13460.

Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland.

UK Branch registered in England and Wales Registration No. BR7985.

UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

Zurich Insurance plc is authorised and regulated by the Central Bank of Ireland. Authorised by the Prudential Regulation Authority and with deemed variation of permission. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website. Our FCA Firm Reference Number is 203093..

This insurance is administered by Marshall Wooldridge Limited. Registered in England No. 1093348.

Marshall Wooldridge Limited is authorised and regulated by the Financial Conduct Authority. Firm Reference Number 136079. Registered office:

7th Floor,  
Corn Exchange,  
55 Mark Lane,  
London, EC3R 7NE

You can check the regulatory status on the Financial Services Register by visiting the Financial Conduct Authority's website [www.fca.org.uk/register](http://www.fca.org.uk/register).

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