

# For County Cricket Boards, Associations and Leagues 2020



Exclusively arranged by Marshall Wooldridge Ltd

**marshall wooldridge**  
Chartered Insurance Brokers

Underwritten by **Allianz** 

# Contents

Policy Overview	page 1
Introduction	page 1
Broker Contacts	page 1
Complaints	page 2
Liability Cover	page 3
Personal Accident	page 4
All Risks	page 6

Commercial Legal Expenses	page 8
Directors and Officers Liability	page 11
<b>General</b>	
Your Obligations	page 12
Claims handling	page 13
Terrorism	Page 13
What do I do next	Page 14
Financial Services	
Compensation Scheme	Page 14



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



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

Formally as Cornhill Insurance plc, 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 organisation operating again as quickly as possible.



Zurich Insurance Group is one of the world's largest insurance groups, and one of the few to operate on a truly global basis. Our mission is to help our customers understand and protect themselves from risk.

With about 55,000 employees serving customers in more than 170 countries, we aspire to become the best global insurer as measured by our shareholders, customers and employees.

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.

# Policy Overview

This document provides an overview of the covers available.

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

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

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

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

1. The insurer of the Scheme (other than for Directors and Officers Liability and Legal Expenses) is Allianz Insurance plc. For Directors and Officers Liability the insurer is Zurich plc. Legal Expenses is arranged by ARAG on behalf of the insurer AmTrust Europe Limited.
2. The annual renewal date for the Scheme is 1st March, but you can take advantage of Cover immediately or at the anniversary of your existing insurance.
3. To ensure continuous cover, you must ensure the renewal application, properly completed, is received with the appropriate premium by the last working day of February.

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

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

**Telephone – 0800 289301 or 0113 250 6614**

**Fax – 0113 239 1296**

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

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

### **Contacts for Claims, Cover and Quotes**

Helen Kincaid	<a href="mailto:helen.kincaid@marswool.com">helen.kincaid@marswool.com</a>
David Barker	<a href="mailto:david.barker@marswool.com">david.barker@marswool.com</a>
Mark Dearden	<a href="mailto:mark@marswool.com">mark@marswool.com</a>
Richard Sykes	<a href="mailto:richard@marswool.com">richard@marswool.com</a>

# Complaints

**For all complaints in respect of Commercial Legal Expenses cover, please contact**

## Step 1

ARAG is committed to providing a first class service at all times. However, if a complaint arises, this should be addressed to our Customer Relations Department who will arrange to have it reviewed at the appropriate level.

We can be reached in the following ways:

- 0117 917 1561 (hours of operation are 9am-5pm, Mondays to Fridays excluding bank holidays. For our mutual protection and training purposes, calls may be recorded).
- [customerrelations@arag.co.uk](mailto:customerrelations@arag.co.uk)
- ARAG plc, 9 Whiteladies Road, Clifton, Bristol, BS8 1NN.

## Step 2

If we are not able to resolve the complaint to your satisfaction, then you can refer it to the Financial Ombudsman Service (FOS) provided that it falls within their jurisdiction. From 1 April 2019 the FOS will normally deal with complaints from small business with an annual turnover of less than £6.5million and which either; have up to 50 employees, or a balance sheet threshold of £5million.

They can be contacted at:

- 0800 023 4567 or 0300 1239 123
- [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)
- Financial Ombudsman Service, Exchange Tower, London, E14 9SR.

The FOS is an independent service in the UK for settling disputes between consumers and businesses providing financial services. You can find more information on the Financial Ombudsman Service at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

The FOS's decision is binding upon the insurer, but you are free to reject it without affecting your legal rights.

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

The Zurich Centre, 3000 Parkway, Whiteley, Fareham,  
Hampshire PO15 7JZ

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

Telephone: 0800 023 4567 or 0300 123 9123

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

## Public and Products Liability

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

- accidental injury to members of the public or accidental loss of or damage to third party property up to £5,000,000 or £10,000,000 any one claim;
- accidental injury to members of the public or accidental loss of or damage to third party property caused by Products supplied by the Insuring body up to £5,000,000 or £10,000,000 any one period of insurance;

(Select the limit of indemnity of £5,000,000 or £10,000,000 as required on the ExtraCover 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 Boards, Associations and Leagues employing any persons on a full time or part time basis.**

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

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

**Please contact the ExtraCover team at Marshall Wooldridge for a quotation.**

# Personal Accident

**Please contact the ExtraCover team at Marshall Wooldridge for a quotation.**

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

- cricket matches, practice matches, official practice or coaching session organised or attended by the insuring body
- duties on behalf of the insuring body
- direct travel to/from the above activities.

2 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"> <li>1. Permanent Total Disablement 100%</li> <li>2. Permanent loss by physical separation of:               <ol style="list-style-type: none"> <li>a. one thumb:                   <ol style="list-style-type: none"> <li>I. both phalanges 30%</li> <li>II. one phalange 15%</li> </ol> </li> <li>b. one index finger:                   <ol style="list-style-type: none"> <li>I. three phalanges 20%</li> <li>II. two phalanges 13%</li> <li>III. one phalange 6%</li> </ol> </li> <li>c. one other finger:                   <ol style="list-style-type: none"> <li>I. three phalanges 10%</li> <li>II. two phalanges 6%</li> <li>III. one phalange 3%</li> </ol> </li> <li>d. one great toe:                   <ol style="list-style-type: none"> <li>I. two phalanges 15%</li> <li>II. one phalange 7.5%</li> </ol> </li> </ol> </li> </ol>	<ol style="list-style-type: none"> <li>e. one other toe:               <ol style="list-style-type: none"> <li>I. three phalanges 5%</li> <li>II. two phalanges 3%</li> <li>III. one phalange 1.5%</li> </ol> </li> <li>3. Permanent total loss of use of:               <ol style="list-style-type: none"> <li>a. Shoulder or Elbow 25%</li> <li>b. Wrist, Hip, Knee or Ankle 20%</li> </ol> </li> <li>4. Removal by Surgical Operation of Lower Jaw 30%</li> <li>5. Sickness resulting in Loss Of Sight or Permanent Total Disablement by Paralysis 20%</li> </ol> <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 your 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.

## 1. Cricket 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 £150 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 £150 of each and every claim

## 3. Portable Electronic Equipment

Cover	Sum Insured	Principal Exclusions
Loss or destruction of or damage to Laptop Computers, Audio-Visual and Portable Electronic Equipment, including Ancillary Equipment anywhere in the United Kingdom.	£1,500	The first £150 of each and every claim Theft from any unattended road vehicle unless the vehicle is locked and the item is kept within a boot or glove compartment or concealed from view

## 4. Bowling Machinery & Potable Scoreboards

Cover	Sum Insured	Principal Exclusions
Loss or destruction of or damage anywhere in the United Kingdom.	£3,000	The first £150 of each and every claim

## 5. Groundsmanship Trailers and Equipment

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

## 6. Office Contents

Cover	Sum Insured	Principal Exclusions
Loss or destruction of or damage to Office Contents in the Board, Association or League premises	£1,000	The first £150 of each and every claim  Loss of or damage to portable items whilst away from the office premises
<b>Cover for Office Contents includes:</b>		
<b>Loss of Money</b>		
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	
<b>Computers/Computer Equipment</b>	The Office Contents cover includes Damage to Computers and Computer Equipment up to a limit of £2,500. The most we will pay is the Sum Insured for Office Contents.	

# Commercial Legal Expenses

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 or 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> <ul style="list-style-type: none"> <li>A dispute with a past, present, or prospective employee, arising from a contract of service and/or alleged breach of employment laws.</li> </ul> <p><b>2 Employment compensation awards</b></p> <ul style="list-style-type: none"> <li>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.</li> </ul> <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> <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>	<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> <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 (Continued)

Significant Features and Benefits	Significant Exclusions or Limitations
<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><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>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> <ul style="list-style-type: none"> <li>Matters that should be dealt with through your normal complaints procedures.</li> <li>A matter that has not actually resulted in adverse publicity.</li> <li>The maximum the insurer will pay is £25,000.</li> </ul> <ul style="list-style-type: none"> <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>

## Commercial Legal Expenses (Continued)

Significant Features and Benefits	Significant Exclusions or Limitations
<p><b>Redundancy assistance helpline</b> 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> 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> 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> 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> 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>• 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> The UK, Channel Islands and the Isle of Man, except for Legal defence where cover extends to EU countries, Norway and Switzerland. Period of insurance. Unless otherwise agreed the period of insurance shall be for 12 months.</p> <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

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

Corporate Liability is standard cover extending the policy to respond to claims made against the Board, Association or League. 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.

Board, Association or League 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 Board, Association or League:

Employee rights and obligations	Accusations of mismanagement
Breach of fiduciary duties	Insolvency
Health and safety investigations and/or prosecutions	Libel and slander
Intellectual property infringements	Trading standards

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

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

## Potential Sources of claims for Unincorporated Board, Association or League:

Employee rights and obligations	Tax
Property	Libel and slander
Winding up	Trading standards

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

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

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 an official of the body 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.

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

# General

## Your Obligations

You must make a fair presentation of the risk at inception, renewal and variation of the Policy.

The premium is to be paid on request. Please contact the ExtraCover Team at Marshall Wooldridge about the options available for the payment of premium.

Please periodically review the policy documentation to make sure that it meets and continues to meet your needs and that

you understand its terms, conditions, limits and exclusions. If you wish to make a change or if there is anything you do not understand please contact the ExtraCover Team at Marshall Wooldridge

Please tell the ExtraCover Team at Marshall Wooldridge as soon as reasonably possible if there are any changes to your circumstances which could affect your insurance. If your circumstances change and you do not tell Marshall Wooldridge, you may find that you are not covered if you need to claim.

You must tell us as soon as you can about any claim or incident that may lead to a claim. You or anyone claiming under this policy must not admit fault or responsibility, or pay, offer or agree to pay any money or settle any claim without our permission.

## Notifying a claim

If an Accident loss or Damage occurs or any circumstances arise which may cause a claim to be made you should notify Marshall Wooldridge Ltd, 14-16 Ivegate, Yeadon, Leeds, LS19 7RE Telephone 0800 289 301 Fax. 0113 239 1296

- 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 Ltd
- You should comply with the requirements for claim notification contained in the Policy conditions, which detail your obligations and our rights in the event of a claim. If you are in any doubt please consult Marshall Wooldridge Ltd
- 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. We 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 us via your Marshall Wooldridge Ltd before permanent repairs begin
- Please do not dispose of damaged items before we have 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 book reference from them
- 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 us promptly via Marshall Wooldridge Ltd, and send any letters, writs or summons to us unanswered
- Our aim is to deal with your claim promptly and fairly. Depending on the type of claim and value involved we may:
  - forward a claim form for you to complete and sign
  - appoint an independent Loss Adjuster to deal with your claim
  - arrange for one of our Claims staff to visit you
  - reply to you via Marshall Wooldridge Ltd by letter or by telephone

# Allianz Claims Handling Office

## Telephone Numbers

For Property Damage claims

Tel: 0344 412 9988

For Liability and Accident claims

Tel: 0344 893 9500

Lines are open from 9am to 5pm Monday to Friday.

Outside our normal opening hours contact us on our 24-hour claim notification line – Tel: 0345 604 9824

## Allianz addresses for claims correspondence

Claims Division

Allianz Insurance plc

PO Box 10509

51 Saffron Road

Wigston

LE18 9FP

## Legal Expenses Claims Procedure

### Telling us about your claim

- 1 Under no circumstances should you instruct your own solicitor or accountant as the insurer will not pay any costs incurred without our agreement.
- 2 If an insured instructs their own solicitor or accountant without telling us, they 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 us on 0330 303 1955 between 9am and 5pm weekdays (except bank holidays).
- 4 The completed claim form and supporting documentation can be sent to us by email, post or fax.

Further details are set out in the claim form itself.

### What happens next?

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

## Zurich Claims Handling Telephone Number

To make a claims under the Directors & Officers cover please contact Marshall Wooldridge on **0800 289 301**

### Law Applicable & Policy Language

Unless agreed otherwise by the Insurer:

- a** the language of the Policy and all communications relating to it will be English; and,
- b** all aspects of the Policy including negotiation and performance are subject to English law and the decisions of English courts.

### Terrorism

Acts of Terrorism are excluded under Property All Risks and Office Contents. Cover for acts of Terrorism under the Liability Section is limited to £5,000,000. Personal Accident cover excludes acts of Terrorism involving Nuclear, Biological or Chemical Contamination.

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

### Cancellation Rights

The policy may be cancelled at your request however you will not be entitled to a return premium. To cancel the policy, please contact the ExtraCover team at Marshall Wooldridge.

## 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: MARSHALL WOOLDRIDGE LTD

at

ExtraCover Insurance  
Marshall Wooldridge Ltd  
14–16 Ivegata  
Yeadon  
Leeds LS19 7RE

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'.

## Financial Services Compensation Scheme

Allianz Insurance plc, Zurich Insurance plc and AmTrust Europe Limited contribute 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](http://www.fscs.org.uk), by emailing [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk) or by phoning the FSCS on 0800 678 1100 or 0207 741 4100.

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Marshall Wooldridge Limited.

Registered in England number 1093348. Registered Address: Marshall Wooldridge Limited, 14–16 Ivegate, Yeadon, Leeds, LS19 7RE.  
Marshall Wooldridge Limited is authorised and regulated by the Financial Conduct Authority, registration number 136079.

Allianz Insurance plc. Registered in England number 84638. Registered office: 57 Ladymead, Guildford, Surrey, GU1 1DB, United Kingdom.  
Allianz Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register number 121849.

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 by the Central Bank of Ireland and authorised and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our authorisation by the Financial Conduct Authority are available from us on request.  
Our FCA Firm Reference Number is 203093.

ARAG plc is registered in England number 02585818. Registered address: 9 Whiteladies Road, Clifton, Bristol BS8 1NN. ARAG plc is authorised under a Binding Authority Agreement with the insurer AmTrust Europe Limited to administer this insurance. AmTrust Europe Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority.