



SUMMARY OF COVER

This is a summary of the Cricket Scheme Combined Insurance policy.

Scheme Insurance Brokers

This policy is arranged and managed by Paul Jones Insurance Services Ltd, Kings House, 316 Shirley Road, Southampton, SO15 3HL. We are authorised and regulated by the Financial Services Authority and our FSA registration number is 308231.

This document is a summary of the insurance cover only and full details of the policy terms and conditions can be found in the master policy, a copy of which is available on our website www.pjis.co.uk or from Paul Jones Insurance Services Ltd., 316 Shirley Road, Southampton, SO15 3HL

Name of the Insurer

The insurance is provided by Arista Insurance Ltd and the covers are underwritten by certain underwriters at Lloyd. Their registered address is Gallery 10, One Lime Street, London, EC3M 7HA

Type of cover and suitability

This summary outlines the sections of cover available, noting the main covers that apply and any significant exceptions or limitations. The policy has been tailored to provide protection for a Cricket and Sports Club and it requires that the Liability section is taken as a minimum and all other sections noted are optional.

Cover dates

The duration of the policy is 12 months from cover inception date, or as detailed in your policy appendix.

Policy sections and cover	Significant exceptions and limitations
<p><u>PROPERTY DAMAGE. BUILDINGS & CONTENTS</u></p> <p>Cover is available for Standard construction buildings of Clubhouses, Pavilions, Stores, Scorebox and their contents.</p> <p>Cover is provided for Accidental damage, Fire, Lightning, Explosion, Aircraft, Earthquake, Riot, Civil Commotion, Malicious Damage, Theft, Storm Tempest and Falling trees, Flood, Escape of Water, and Impact.</p> <p>Subsidence and/or Terrorism cover may also be available at an additional premium.</p> <p>Extensions provided automatically:</p> <ol style="list-style-type: none"> 1. Accidental damage to playing surfaces. Limit £3,000 2. Accidental Loss of metered water. Limit £10,000 3. Automatic index linking of Sums Insured at renewal. <p><u>LOSS OF FOOD IN DEEP FREEZER</u></p> <p>Deterioration of food as a result of accidental power loss or breakdown of machinery.</p>	<p>Wear and tear, corrosion, gradual deterioration, faulty or defective design and materials.</p> <p>Mechanical and electrical breakdown or derangement</p> <p>Faulty or defective workmanship, operational error or omission by you or your employees</p> <p>Pollution or contamination</p> <p>Damage due to escape of water from tanks and pipes, malicious persons (other than fire or explosion) in respect of vacant or disused buildings</p> <p>Theft or attempted theft other than as a result of forcible and violent entry or exit</p> <p>Theft involving dishonest or fraudulent action by your employees or persons lawfully on the premises</p> <p>Unexplained disappearance, shortage or misplacing of information</p> <p>Consequential loss or damage</p> <p>Damage by fire involving the application of heat.</p> <p>Minimum standards of security – please see our website for full details.</p> <p>The first £50.00 (policy excess) of each and every claim in respect of most claims.</p> <p>The first £1,000 of each and every claim in respect of subsidence.</p> <p>Cover applies for replacements foods up to a limit of £500</p> <p>Exclusions</p> <ol style="list-style-type: none"> 1. Deliberate act of switching off the freezer 2. 10% or £25 whichever is the greater is excluded from every claim where the refrigerating unit is more than 5 years old.
<p><u>BUSINESS INTERRUPTION</u></p> <p>Loss of Revenue arising from your insured perils Accidental damage, Fire, Lightning, Explosion, Aircraft, Earthquake, Riot, Civil Commotion, Malicious Damage, Theft, Storm Tempest and Falling trees, Flood, Escape of Water, Impact.</p> <p>Subsidence and/or Terrorism cover available at an additional premium.</p>	<p>Losses excluded under the Property Damage section</p> <p>A limit of £25,000 applies any one claim and this may be extended to suit you.</p> <p>A 12 month indemnity period applies</p>

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<p><u>MONEY INSURANCE & Personal Accident Assault</u></p> <p><u>Money Insurance (Money belonging to the Cricket Club)</u> Money in a locked safe or Bank night safe Money In Transit Money in Club premises during occupancy Money at homes of club officials Money in club premises overnight</p> <p><u>Assault cover</u> Bodily injury to club officials and staff as a result of assault or attempted assault whilst carrying money belonging to the club.</p> <p><u>Money in Gaming Machines</u> Is available on request.</p>	<p>Loss due to the fraud or dishonesty of your employees unless Discovered within 7 days Shortages due to errors or omissions Losses from unattended vehicles or automated teller machines Losses from gaming machines and vending machines unless specified in the appendix to the policy schedule.</p>
<p><u>LIABILITY INSURANCE</u></p> <p><u>Employers Liability Insurance</u></p> <p>Limit of Indemnity £10,000,000.</p> <p>Protection against the Club's legal liability to pay compensation in respect of injury sustained by a Club employee or volunteer in the course of the Club's activities.</p> <p>Legal costs and expenses in defending prosecutions under all relevant health and safety legislation.</p> <p><u>Public & Products Liability Insurance</u></p> <p>Limit of Indemnity £5,000,000</p> <p>Protection against the Club's (Committee members, members, players and voluntary helpers) legal liability for injury to third parties and damage to their property, including nuisance, trespass, obstruction or interference.</p> <p>Products Liability will apply to sale of food and drink and any clothing or sporting equipment.</p> <p>Cover extends to cover: Social functions, Car Park Liability, Member to Member Liability Contingent motor third party liability arising out of the use of vehicles not owned by you</p> <p>Legal costs and expenses in defending prosecutions under all relevant health and safety legislation Compensation for court attendance as a witness in connection with any claim under this section.</p> <p><u>Essential Business Legal Expenses</u></p> <p>Cover up to £100,000 for your legal costs and expenses for the following: Defence of Employment Disputes and payment of Compensation Awards Representation for Tax Investigations and VAT assessments Pursuit of Property Claims Defence of prosecutions relating to Compliance & Regulation Employees Extra Protection defence Legal/Tax Advice and Counseling Helplines Legal Document Max which provides access to a 'free to use' legal services website, providing assistance in drafting important legal documents such as employment contracts and health and safety policies</p>	<p>Cover for acts of terrorism is limited to £5,000,000 any one event. Injury for which compulsory motor insurance is required under Road Traffic Acts legislation.</p> <p>Fines penalties or punitive damages Exposure to, inhalation of, fears of the consequences of exposure to/inhalation of, costs incurred in repairing, removing, replacing, recalling, rectifying, reinstating or managing any property arising out of the presence of asbestos. Excess for Third Party Property damage only. All claims under £50 are excluded and any claim exceeding £50 will be paid in full without any deduction.</p> <p>Cover in respect of: Bonfire Nights, mechanical children's rides, bouncy castles, licensed motor vehicles, marine craft, shooting or any hazardous events. Extensions of cover may be available at an additional premium.</p> <p>It must always be more likely than not that the claim will be successful You must notify immediately you become aware of any circumstances that could give rise to a claim No legal costs and expenses will be covered before acceptance of the claim Redundancy claims are excluded within the first 180 days of the policy unless equivalent legal cover was in force up until the start of this policy Advice from the legal helpline must be taken and followed prior to serving a notice of redundancy Any dispute relating to a transfer under TUPE You are responsible for the first £250 in respect of tax aspect enquiry claims Contract Disputes and Debt Recovery claims are excluded</p>

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Buildings of Standard Construction

Buildings of standard construction are deemed to be built of brick, stone, concrete, metal or asbestos and roofed with slates, tiles, concrete, metal asbestos or felt. Buildings of non-standard construction will be considered on their own merits and may have separate terms and conditions applied to the Policy.

Claims settlement

The Insurer will at their option pay for reinstatement or replacement up to a maximum of the sum insured, or pay the repair costs of the damaged item. The Average Clause applies and a deduction will be made for under Insurance.

Unoccupied Premises Warranty (Failure to comply may invalidate your claim)

A responsible adult must inspect the premises at least once every 7 days. This will apply particularly during winter months if your premises are not used regularly. During the closed season and any period of unoccupancy the water mains and power supply must be turned off and any heating system drained to avoid the risk of frost damage or freezing.

No Claims Discount

All clubs insured under our scheme will benefit from a No Claims Discount.

The scale will be: -

1 year claim free	5%
2 consecutive years claims free	10%

Should a claim occur then the discount would be reduced to nil at the first renewal following the notification of the claim. New clubs joining the scheme will be entitled to a maximum of 10% providing they can provide written proof of no claims, or the Secretary and Chairman jointly sign a declaration to say there have been no claims during the last three years of insurance nor are there any outstanding or unreported claims or incidents which might give rise to a claim.

Claims Procedure

All claims, with the exception of Legal Expenses, **should in the first instance be reported to Jim Caldwell or Jill Jukes** at Paul Jones Insurance Services Ltd 316 Shirley Road, Southampton, SO15 3HL.

Telephone (023) 8078 8444, Fax (023) 8070 2536 or email: jim.caldwell@pjis.co.uk

Claims must be notified within 30 days of the incident, failure to do so may invalidate the claim.

We act as your Appointed Insurance Broker and represent your interests to obtain a fair and equitable outcome on all claims.

Our Service

It is our intention that you will be very pleased with the service you receive from us. However if for any reason you are not happy, please contact us.

In the first instance, please contact Jim Caldwell at Paul Jones Insurance Services Ltd, Kings House, 316 Shirley Road, Southampton, SO15 3HL. Tel. 023 8078 8444

We are covered by the Financial Ombudsmans Service (FOS). If you you have a complaint, which we are unable to resolve, you may be entitled to refer this to them.

Financial Services Compensation Scheme

The Underwriters are members of the Financial Services Compensation Scheme (FSCS) and you may be entitled to compensation from the scheme if we are unable to meet our liabilities under this insurance This depends on the type of business and the circumstances of the claim Such claims are protected for 90% without any upper limit For compulsory classes of insurance the claim will be met in full Further information about the compensation scheme arrangements is available from the FSCS Information can be obtained on request or by visiting the FSCS website at www.fscs.org.uk

N.B. IMPORTANT NOTES

Material facts. - You must notify us of any change in material facts, as failure to do so could invalidate your policy. If you are in any doubt whether a fact is material please contact us.

Sums Insured - Your sums insured must represent the full replacement value or rebuilding cost of your property, equipment and contents, otherwise the Average Clause may operate and your claim will be proportionately reduced by the amount of under insurance.

A simple application form is all that is needed for an immediate quotation and cover can be granted immediately for most Clubs.

We also offer specialist covers including, Trustees Indemnity, Travel Insurance, Motor Insurance and all Commercial Insurance.