



FINCH CRICKET CLUB INSURANCE SCHEME

SUMMARY OF COVER

Scheme Insurance Brokers

This policy is arranged and managed by Finch Commercial Insurance Brokers Ltd, Lumiar House, Flexford Road, North Baddesley, Southampton, SO52 9DF. We are authorised and regulated by the Financial Conduct Authority and our FCA registration number is 307642.

This document is a summary only of the insurance cover available and full details of the policy terms and conditions is available on our website www.finchgroup.net or from Finch Group at the above address.

Name of the Insurer

The insurance is provided by:

Commercial Combined	Accelerant Insurance via Eatongate MGU Ltd.
Directors & Officers Liability	AXA XL Insurance via Angel Underwriting
Personal Accident	Lloyds of London via Self Assured Underwriting Agencies

Type of cover and suitability

This summary outlines the sections of cover available, noting the main covers that apply and some significant exceptions or limitations. The policy has been tailored to provide insurance protection for Amateur Cricket Clubs and individual sections of cover can be selected to insure your physical assets including Clubhouse and Contents, Groundsmens Machinery and Non-Turf Equipment, together with Employers Liability, Public Liability and Legal Expenses, Personal Accident etc. to tailor cover to the specific requirements of the individual club. **This is a summary only and you must refer to the Policy Schedule, Policy Wording and any other Policy Endorsements for full details of the policy cover, terms, conditions and exceptions.**

Cover dates

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

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Reading
Berkshire
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Policy sections and cover	Significant exceptions and limitations								
<p><u>PROPERTY DAMAGE. BUILDINGS & CONTENTS</u></p> <p>Cover is available for Standard and non-standard construction buildings (excluding Thatched Properties) of Clubhouses, Pavilions, Stores, Fixed Scorebox and their contents.</p> <p>Cover is provided for Fire, Lightning, Explosion, Aircraft, Earthquake, Riot, Civil Commotion, Malicious Damage, Theft, Storm Tempest and Falling trees, Flood, Escape of Water, Impact, Subsidence and Accidental Damage..</p> <p>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 <p><u>PERISHABLE GOODS in freezer</u></p> <p>Deterioration of food as a result of accidental power loss or breakdown of machinery. Cover applies for replacements foods up to a limit of £500</p>	<p>Wear and tear, corrosion, gradual deterioration, faulty or defective design and materials.</p> <p>Mechanical and electrical breakdown or derangement 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>Minimum standards of security – please see Policy for full details.</p> <p><u>Excesses</u> £100.00 of each and every claim in respect of most claims. £1,000 of each and every claim in respect of subsidence.</p> <p><u>Exclusions</u></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 10 years old. 								
<p><u>ALL RISKS INSURANCE</u></p> <p>Club equipment (loss or damage anywhere in the U.K.) Club cricket bag & contents owned by the Insured Club. Club trophies</p> <p>Cricket equipment. Non-turf and artificial pitches, netting & poles, pitch covers, sightscreens & bowling machines.</p> <p>Groundsmen’s equipment. Mowers, Rollers & Spikers, Tractors, and other motorised vehicles, Implements, Tools, Fertilizers, etc.</p> <p>Please note registered Tractors used on Roads must effect Motor Insurance in accordance with Road Traffic Acts.</p> <p>Laptops</p> <p>Extension of cover.</p> <p>Cover may be extended to cover tractors and motorised items of Groundsmens machinery whilst permanently kept in the open.</p>	<p>Wear and tear, gradual deterioration, frost, faulty or defective design or materials or workmanship</p> <p>Mechanical or electrical breakdown or derangement</p> <p>Losses from unattended vehicles unless certain conditions are met</p> <p>Breakages in play, member’s own items and items not usually associated with a cricket bag contents.</p> <p>Cricket nets and poles left in the open from 1st October to 31st March.</p> <p>Sightscreens left in the open 1st October to 31st March will not be covered unless they are made secure by anchoring them to the ground to prevent storm damage (blowing over) and unauthorised movement.</p> <p>Whenever the club grounds or premises are left unattended We will not indemnify you for Theft of tools and machinery in the open unless the following security precautions are adopted</p> <p>For motorised rollers and tractors – the keys have been removed or the equipment is otherwise immobilised.</p> <p>For items valued over £10,000 and all other equipment - a high tensile steel anchor concreted into the ground or secured to a building, by a padlock conforming to BS EN 12320 CEN Security Grade 4 or above and a chain approved to ‘Sold Secure’ Gold (www.soldsecure.com)</p> <p><u>Excesses</u></p> <table border="0"> <tr> <td>Club equipment</td> <td>£ 25 excess</td> </tr> <tr> <td>Cricket Equipment</td> <td>£100 excess</td> </tr> <tr> <td>Groundsmens’ Equipment</td> <td>£100 excess</td> </tr> <tr> <td>Laptops</td> <td>£100 excess</td> </tr> </table>	Club equipment	£ 25 excess	Cricket Equipment	£100 excess	Groundsmens’ Equipment	£100 excess	Laptops	£100 excess
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Laptops	£100 excess								

<p><u>BUSINESS INTERRUPTION</u></p> <p>Loss of Revenue arising from your insured perils Fire, Lightning, Explosion, Aircraft, Earthquake, Riot, Civil Commotion, Malicious Damage, Theft, Storm Tempest and Falling trees, Flood, Escape of Water, Impact and Accidental Damage</p> <p>Subsidence and/or Terrorism cover available at an additional premium.</p> <p>Standard limits of £25,000 or £50,000 may be selected and apply to any one claim. This limit may be increased to suit your requirements.</p> <p>Extensions are provided for Denial of access and loss of utilities (Gas, Electricity, Water and Telephones)</p>	<p>Losses excluded under the Property Damage section</p> <p>A 12 month indemnity period applies or as noted on your policy schedule or policy endorsements</p>										
<p><u>MONEY INSURANCE & Personal Accident Assault</u></p> <p>Money Insurance (Money belonging to the Cricket Club)</p> <table border="0"> <tr> <td>Money in a locked safe or Bank night safe</td> <td>£2,000</td> </tr> <tr> <td>Money In Transit</td> <td>£2,000</td> </tr> <tr> <td>Money in Club premises during occupancy</td> <td>£2,000</td> </tr> <tr> <td>Money at homes of club officials</td> <td>£ 500</td> </tr> <tr> <td>Money in club premises overnight</td> <td>£ 500</td> </tr> </table> <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>	Money in a locked safe or Bank night safe	£2,000	Money In Transit	£2,000	Money in Club premises during occupancy	£2,000	Money at homes of club officials	£ 500	Money in club premises overnight	£ 500	<p>Loss due to the fraud or dishonesty of your employees unless Discovered within 7 days</p> <p>Shortages due to errors or omissions</p> <p>Losses from unattended vehicles or automated teller machines</p> <p>Losses from gaming machines and vending machines unless specified in the appendix to the policy schedule.</p>
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<p><u>LIABILITY INSURANCE</u></p> <p><u>Employers Liability Insurance</u></p> <p>Limit of Indemnity £10,000,000. 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 and which can be increased to £10,000,000 on request 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</p> <p>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</p> <p>Compensation for court attendance as a witness in connection with any claim under this section.</p> <p><u>Commercial Legal Expenses</u></p> <p>Cover up to £100,000 for your legal costs and expenses and a maximum of £1,000,000 in any period of Insurance for the following:</p> <p>Defence of Employment Disputes and payment of Compensation Awards</p> <p>Legal Defence</p> <p>Statutory Licence appeal</p> <p>Property Protection and Personal Injury</p> <p>Tax Protection</p> <p>Legal/Tax Advice and Counseling Helplines</p>	<p>Cover for acts of terrorism is limited to £5,000,000 any one event.</p> <p>Injury for which compulsory motor insurance is required under Road Traffic Acts legislation.</p> <p>Fines penalties or punitive damages</p> <p>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.</p> <p><u>Excesses</u> £100 third party property damage excess.</p> <p>Cover in respect of: Bonfire Nights, mechanical children's rides, bouncy castles, licensed motor vehicles, marine craft, shooting or any hazardous events. Abuse cover is excluded as standard but can be provided on payment of an additional premium 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</p> <p>You must notify immediately you become aware of any circumstances that could give rise to a claim</p> <p>No legal costs and expenses will be covered before acceptance of the claim</p> <p>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</p> <p>Advice from the legal helpline must be taken and followed prior to serving a notice of redundancy</p> <p>Any dispute relating to a transfer under TUPE</p> <p>You are responsible for the first £200 in respect of tax aspect enquiry claims</p> <p>Contract Disputes and Debt Recovery claims are excluded</p>
<p><u>LOSS OF LICENCE</u></p> <p>Provides cover for the reduction in value of your business or premises as a result of your liquor license not being renewed or withdrawn due to causes beyond your control</p>	<p>Planning improvement or redevelopment</p> <p>A change in the law</p> <p>Compulsory purchase or surrender</p> <p>A reduction or redistribution of licenses</p>

Claims settlement

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

Unoccupied Premises

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 (over 30 days) the water mains and power supply must be turned off and any heating system drained to avoid the risk of frost damage or freezing. Alternatively, heating must be left on at an ambient temperature to avoid 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%
3 consecutive years claims free	15%

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 15% 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 Robert Ford or Jill Jukes** at Finch, Lumiar House, Flexford Road, North Baddesley, Southampton, SO52 9DF. Telephone (023) 8076 9872 or email: Southampton@finchinsurance.co.uk

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

How to make a complaint

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 complaints@finchinsurance.co.uk

Alternatively contact Robert Ford or Jill Jukes at Finch Group, Lumiar House, Flexford Road, North Baddesley, Southampton, SO52 9DF. Tel. 023 8076 9872

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 and Under-Insurance - Your sums insured must represent the full replacement value or rebuilding cost of your property including removal of debris and architects and surveyors' fees, equipment and contents. If in the event of a claim your sum insured does not reflect the full replacement cost or rebuilding cost, the Average Clause may operate and your claim may be reduced in proportion to the level of under-insurance.

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