



**OWZAT
INSURE**

CRICKET CLUB INSURANCE

Your Cricket Club Prospectus



Cricket Club Policy – more cover, more choice



Owzat Insure Cricket Club policy offers you a comprehensive range of covers with the flexibility to select from a wide range of options. This enables you to tailor your insurance to meet the club's specific needs.

Key features

- All sizes of cricket clubs catered for under one bespoke policy, from the small village team through to first class county clubs
- Wide range of covers available, including: Buildings, Contents, Business All Risks Cover on specialist cricket equipment, Goods in Transit, Public Liability (including Member to Member liability, Property Damage and Injury following wrongful advice, libel and slander), Employers Liability, Directors and Officers Liability, Business Interruption, Personal Accident and Commercial Legal Protection
- Sports clubs catered for providing cricket is one of the core sports
- Cover is compatible with ECB directives (e.g. child abuse, welfare officers, umpire indemnity cards)
- Established scheme with years of experience, giving high levels of personal service, including a dedicated claims team
- Underwritten by Aviva. Commercial Legal Protection cover available through ARAG Legal Services
- Monthly payment options to help ease your cash flow
- Free 24-hour, 365 days a year, claims and legal helplines, providing you with emergency and legal advice
- Option to deal with us direct or through your usual insurance adviser

Summary of the policy cover

Asset Protection & Theft– the tangible assets of your business



This is an outline of the policy and does not contain the full terms and conditions. A copy of the full policy wording is available on request.

Property Damage

We offer cover for your buildings and/or the contents of your premises – on an All Risks basis.

All Risks (as the name suggests the cover is extremely wide)

Includes loss or damage from specific causes – fire, lightning, earthquake, explosion, aircraft, riot, civil commotion, strikes, locked-out workers, persons taking part in labour disturbances or malicious persons, storm or flood, escape of water from any tank apparatus or pipe, impact and sprinkler leakage plus accidental damage.

Club Contents comprises of:

- Machinery, plant and equipment
- General stock
- Fixtures, fittings and all other contents
- Wines, spirits and tobacco

Subsidence, ground heave and landslip

Cover is available as an optional extension.

Features and Benefits:

- Loss of metered water up to £25,000
- Damage caused by fire brigade to landscaped gardens and grounds up to £25,000
- Temporary removal for cleaning or renovation
- Accidental damage to underground services
- Bequeathed Property
- Raffle Prizes and Donations
- Trace and Access up to £25,000

EXCEPTIONS AND LIMITATIONS

Principal exclusions are listed for each section. For a full list of exclusions and cover options please refer to the policy documents.

All Risks Damage due to changes in the water table level, frost or by subsidence, ground heave or landslip • Wear and tear, gradual deterioration, faulty or defective design, materials or workmanship • Mechanical or electrical breakdown or derangement • Change in temperature, colour, flavour, texture or finish • The excess stated at quotation stage **Subsidence, ground heave and landslip** Collapse, cracking or settlement of any building • The excess stated at quotation stage.

Terrorism

Acts of terrorism are excluded from property and revenue covers. Cover is available for premises in England, Scotland and Wales as an optional extension on an All Risks basis, which includes chemical, biological and nuclear acts of terrorism which results in physical damage to property.

Theft

Loss, destruction or damage to insured property at your premises caused by theft or attempted theft. Damage to your buildings caused by theft is also covered where it is your responsibility.

Theft cover will be subject to the Minimum Security Condition (further details on request).

Glass

Covers breakage (including the cost of boarding up) of all external and internal glass including sanitary fittings at the premises. Cover includes damage to the contents of display windows, windows and doorframes up to £2,000.

Additional cover as standard under Property Damage and Theft:

- Seasonal increase for stock in November, December and January or any other three months you require – up to 25% of your stock sum insured or £500,000
- Paintings, Rare Books and other works of art with a single article limit of £2,500 and £10,000 in total for any one claim
- Nameplates, lamps and signs up to £1,000
- Property whilst at any exhibition stand attended by you, anywhere in Europe, including whilst in transit – up to £25,000 for seven days
- Full theft cover.

Optional cover is also available for:

- Damage to playing surfaces, greens and floodlights
- Personal effects up to £1,000 per person for you, your directors, members, employees, customers and visitors.

EXCEPTIONS AND LIMITATIONS

Principal exclusions are listed for each section. For a full list of exclusions and cover options please refer to the policy documents.

Terrorism *Cyber terrorism • War* **Theft** *Loss from any building incapable of being locked or any open space, yard or garden • Loss where you or any partner, director or employee or members of your family is involved or caused by a person lawfully on the premises • The excess stated at quotation stage* **Glass** *Breakage of glass in light fittings, vehicles, vending machines or signs • The excess stated at quotation stage.*

Asset Protection continued



Business All Risks

Cover can be provided for portable property such as laptop computers, mobile telephones, medical or Specialist Sporting Equipment that may be used away from your premises.

Cover is on an All Risks Basis and can be extended to anywhere in the world. Full Cover is operative for specified items kept in the open.

Specified Portable Sporting Equipment

Cups and Trophies
Club Bag and Kit
Electronic Scoreboard
Bowling Machine

Other Items considered upon request

Specified Sporting Equipment in the Open

Nets and Poles
Non Turf Pitches
Sightscreens and Covers
Cricket Square
Floodlights
Machinery/Equipment

EXCEPTIONS AND LIMITATIONS

Please refer to the Asset Protection Business All Risks section of the policy booklet.

Business All Risks *Wear and tear, gradual deterioration, faulty or defective design, materials or workmanship • Mechanical or electrical breakdown or derangement • Change in temperature, colour, flavour, texture or finish • The excess stated at quotation stage*
Frozen Food *Units over ten years old at inception • 10% of every loss (minimum £25) for refrigerating units over five years old*
Goods in Transit *Inadequate packing or insulation of the goods being carried • Theft from any unattended vehicle unless locked and secured • The excess as stated at quotation stage.*

Summary of the policy cover continued

Frozen Foods

Covers loss or damage to food as a result of the breakdown of a freezer or refrigerating unit, or by accidental failure of the public electricity supply.

Goods in Transit

Cover includes goods you own or for which you are responsible in connection with your business whilst in transit on land or water anywhere within England, Wales, Scotland, Northern Ireland, the Republic of Ireland, the Channel Islands and the Isle of Man.

Cover also includes:

- Your own sheets, ropes and packing materials
- Cover for personal belongings in or from a vehicle up to £500 for any one person for any one loss
- Damage to Machinery/Equipment can be included as an optional extension.

Standard limits are as follows:

Tobacco, wines & spirits: £500

Other goods: £2,000

EXCEPTIONS AND LIMITATIONS

Please refer to the Asset Protection Frozen Foods, Goods in Transit and Money and Assault Sections of the policy booklet.

Assault

Cover for the risk of bodily injury being sustained by someone being attacked whilst carrying your businesses money.

The benefits are:

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| • Death, loss of limb(s) or eye(s) | £10,000 |
| • Permanent total disablement from any occupation | £10,000 |
| • Temporary total disablement from normal occupation (per week, max two years) | £100 |
| • Temporary partial disablement from normal occupation (per week, max two years) | £50 |

Money

Cover is available for loss of money belonging to your business or for which it is responsible.

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| • Loss of credit company sales vouchers, crossed cheques and other non-negotiable forms of payment | £250,000 |
| • On the premises during business hours | £2,500 |
| • After business hours in a locked safe | £1,500 |
| • After business hours not in a safe | £250 |
| • At your or your employees' homes | £500 |
| • In vending or gaming machines | £250 per machine |

If the standard limits are not sufficient for your needs, you can increase them, subject to additional information such as the make and model of the safe.

Money Shortages due to clerical or accounting errors • Losses due to the fraud or dishonesty of any employee if not discovered within seven working days of its occurrence or if it is more specifically insured by another policy • Losses arising outside Great Britain, Northern Ireland, the Republic of Ireland, the Channel Islands and the Isle of Man • Losses from unattended vehicles.

Summary of the policy cover continued

Engineering

Cover for your plant and machinery such as flood lighting, irrigation systems and air conditioning systems following damage caused by your selected contingency.

You can select from:

- Sudden and unforeseen damage
- Breakdown, explosion or collapse
- Accidental damage
- Liability for the plant you have hired in

Cover includes:

- Automatic cover for any additional plant or machinery you have obtained
- Expenses for temporary hire or replacement plant or machinery following damage up to £25,000 Cover can be extended to include Terrorism

Employee Dishonesty

Cover that protects you against loss of money and other property following theft or fraud by your employees

Cover includes:

- Professional fees required to establish extent of loss
- Cost of labour to reinstate destroyed or erased computer record

Contract Works

Cover on an All Risks basis for damage to the property insured including, Works, Your Plant, Hired in Plant, Employee's Tools.

Cover includes:

- Offsite storage of materials that are separately stored and identified for inclusion in a contract you are working on
- Transit to and from your contract site anywhere in the UK, including the loading and unloading of vehicles.

EXCEPTIONS AND LIMITATIONS

Principal exclusions are listed for each section. For a full list of exclusions and cover options please refer to the policy documents.

Please refer to the [Asset Protection Engineering](#), [Employee Dishonesty](#) and [Contract Works](#) Sections of the policy.

Revenue Protection – financial protection for your business

Business Interruption

How would you replace lost income whilst your premises were being repaired following a flood or fire, or pay continuing expenses such as interest on borrowed capital, rent and employees' wages?

A successful business can easily become loss making because the costs and expenses of running a business do not stop, even though income might slow or even cease completely.

Business Interruption provides financial protection for your business following an insured loss under the Property Damage or Theft sections. The cover aims to restore your business to normal trading as quickly as possible and replace the shortfall in your income up to the indemnity period that you have selected.

Standard limits

Revenue: £100,000 Or Insured Profit: £100,000

Period of indemnity: 12 months

If the Standard Limits are not sufficient for your needs, you can increase them.

Loss of Club Premises Certificate

If you have a club premises certificate, you can cover the reduction in the value of your premises or business as a result of non renewal or withdrawal of your certificate from causes beyond your control.

Cover includes:

- Payment of expenses which continue to be incurred despite a reduction in income
- Any additional expenses incurred which assists in preventing or reducing a drop in income, such as special overtime payments, hiring alternative machinery or the cost of provisional repairs
- Accountant's fees incurred by you in producing information required by Aviva.

Extensions include the following:

- Accidental failure of public gas, water and electricity supplies
- Accidental failure of telecommunications and internet services
- Failure of floodlights, underground heating and computerised turnstiles
- The occurrence at the premises of specified disease, food poisoning, vermin, pests and defective sanitation, murder or suicide.

Standard limit: £100,000
(This can be increased if insufficient for your needs.)

EXCEPTIONS AND LIMITATIONS

Principal exclusions are listed for each section. For a full list of exclusions and cover options please refer to the policy documents.

Business Interruption Acts of terrorism (although cover may be available for an additional charge – please refer to your insurance adviser) Loss of Club Premises Certificate Losses due to town or country planning • Compulsory purchase orders or surrenders • Reduction or redistribution of licences • A change in the law.

Legal Liabilities – defending legal action



Employers' Liability

Employers' Liability is cover required under law relating to compulsory insurance for injury to employees, including officers, committees and members of the club.

Cover includes:

- Standard limit of indemnity is £10,000,000 including costs and expenses in respect of any one claim or series of claims arising out of one cause. If a higher limit is required please contact your insurance adviser
- Legal costs and expenses in defending prosecutions under all relevant health and safety legislation of Great Britain, Northern Ireland, the Isle of Man or the Channel Islands
- Worldwide cover for employees normally resident in the UK who are temporarily working overseas
- Work experience and government scheme trainees as they are deemed to be employees.

EXCEPTIONS AND LIMITATIONS

Principal exclusions are listed for each section. For a full list of exclusions and cover options please refer to the policy documents.

Employers' Liability *Cover for acts of terrorism is limited to £5,000,000 per event • Liability in respect of liquidated damages, penalty clauses and fines.*

Public and Products Liability

Public Liability

Protection against your legal liability for injury to the public or for loss of or damage to property not owned by you or in your custody or control.

The cover automatically extends to include:

- Obstruction, trespass, nuisance, interference, wrongful arrest and eviction
- Contingent motor third party liability arising out of the use of vehicles not owned by you within the UK
- Member to member player and social liability. Standard limit of indemnity: £2,000,000. Higher limits are available on request.

- Employees' and visitors' personal belongings
- Personal liability of employees and directors whilst they are overseas on your business
- Liability for loss of or damage to premises hired or rented to you for the purposes of your business
- Legal costs and expenses in defending prosecutions under all relevant health and safety legislation
- Associated court attendance costs.
- Property Damage and Injury following wrongful advice or actions
- Libel and Slander – Limit of Indemnity £250,000

Products Liability

Covers the goods you sell or supply, which through your negligence causes injury or damage to another person.

Includes solicitors' fees, all costs and litigation expenses, damages and claimant's costs for which you would be legally liable.

If you do not supply any goods, cover can be provided for food and drink you provide to customers and the disposal of furniture and office equipment previously used in the course of your business.



EXCEPTIONS AND LIMITATIONS

Principal exclusions are listed for each section. For a full list of exclusions and cover options please refer to the policy documents.

Public and Products Liability *Cover for acts of terrorism is limited to £2,000,000 • Loss or damage to property in your custody or control • Pollution caused gradually over a period of time • 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 • In respect of damage to third party property a £250 excess applies to each and every loss.*

Member Benefits – protection for a valuable asset

Personal Accident

Cover for your club members (up to the age of 80) for accidental bodily injury resulting in death, permanent or temporary disablement.

One unit of cover represents:

- £25,000 for death, capital benefits or permanent total disablement.
- £20 per week for temporary total disablement.*
- Up to £500 for breakage or damage to dentures or spectacles.
- £25 per day hospitalisation benefit, up to a maximum benefit of £500
- Physiotherapy benefit up to a maximum benefit of £500

* A maximum of fifteen units per club can be taken for temporary total disablement. Limited payments apply for under 16 years olds and none gainfully employed.

Directors – Officers

Cover is to protect the personal liability of individuals for claims against officers or committee members of the club, whilst performing their duties including, but not limited to:

- Wrongful acts – actual or alleged breach of duty, trust, neglect, error, misstatement, misleading statement or omission
- Employees for breaches of employment conditions
- Crisis event management
- Creditors if they feel they could recover monies owed more easily from you than from the club
- Pollution defence costs

EXCEPTIONS AND LIMITATIONS

Principal exclusions are listed for each section. For a full list of exclusions and cover options please refer to the policy documents.

Personal Accident *Cover for acts of terrorism is limited to £1,000,000 per event • Suicide, attempted suicide or wilful exposure to danger (except in an attempt to save human life) • Pregnancy or childbirth • Flying or other aerial activities except while travelling as a passenger by a recognised airline • Accidents occurring whilst an insured person is engaged in or practising for speed or time trials, sprints or racing of any kind (other than on foot) • The influence of alcohol or drugs (other than drugs prescribed by a doctor) • Any treatment for drug addiction • Any excess or deferred period as stated in the schedule or policy.*
Directors and Officers Liability Cover *Cover for acts of war and terrorism • Losses arising out of pollution, bodily injury or property damage • Fraudulent act or personal gain • Fines, penalties, or punitive damages • Any excess as stated in the schedule or policy.*

Services – the added benefits of being an Aviva policyholder

Risk Solutions Helpline

The Risk Solutions Helpline aims to provide you with unlimited competent advice on risk management, compliance, security and health and safety issues, all at the end of a phone.

Staffed by qualified advisers, backed up with specialists and extensive library resources on many aspects of the leisure and wellbeing industry business risk. We can answer the majority of queries over the phone.

You can also access our series of 'Hardfacts' risk management advice sheets through the risk helpline, which provide guidance on issues of relevance to the leisure industry.

The helpline is available between 9am–5pm Monday to Friday (with an answering service outside these times).

Preferred supplier scheme

Offers a range of discounted products and services to help you manage the risk to your business.

Products include:

- Intruder and fire alarms
- Safes, documents and data cabinets
- Security doorsets
- Locks, bars, grilles and shutters
- Fire extinguishers and fire safety signs.

Every one of the preferred suppliers meet Aviva's own exacting standards of quality, service and commitment to customer satisfaction, so you know the products you get are the best for your business. We are able to offer substantial discounts by using our bulk purchasing power, passing all the savings onto you.

Our service to you

Our goal is to give excellent service to all our customers but we recognise that things do go wrong occasionally. We take all complaints we receive seriously and aim to resolve all of our customers' problems promptly. To ensure that we provide the kind of service you expect, we welcome your feedback. We will record and analyse your comments to make sure we continually improve the service we offer.

If you have a complaint

Aviva is a member of the Financial Ombudsman Service scheme for complaints from private policyholders, certain small businesses, charities and trusts. Should you have a complaint, please initially notify your insurance adviser or usual Aviva point of contact. Full details of our complaints procedure will be set out in your policy booklet, or are available from your insurance adviser. The complaints procedure does not affect your right to take legal action.

Choice of law applicable

The appropriate law as set out below will apply unless you and the insurer agree otherwise:

- The law applying in that part of the UK, Channel Islands or Isle of Man in which you normally live or (if applicable) the first named policyholder normally lives; or
- In the case of a business, the law applying in that part of the UK, Channel Islands or Isle of Man where it has its principal place of business; or
- Should neither of the above be applicable, the law of England and Wales will apply.



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