



# Proposal Form

Full name of Club

Correspondence Address

  
  


Telephone Number

Fax Number

Post Code (essential)

If CLUBMARK accredited - Number:

PAYE

Address of Main Premises to be Insured

  
  
  


E-Mail Address

Name of Current Insurer:

Date cover to commence:

Please describe fully all sporting activities carried out at the club:

  


**General Questions/Club Activities:**

1. Has the club held any insurances which have subsequently been declined, terminated, subjected to special terms or refused insurance?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
2. Had any losses whether insured or not or had any claims made against you or your club or are aware of any circumstances/ incidents which might give rise to a claim against you or your club in the last 5 years	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
3. Have the club, any directors, officials or committee members ever:				
a. been convicted or charged (but not yet tried) or been given an Official Police Caution, in respect of any criminal offence?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
b. been the subject of any County Court Judgments or Sheriff Court Decrees?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
c. been declared bankrupt or insolvent?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
4. Any other material circumstances to disclose?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
5. Is your club in use all year round (i.e. outside cricket season)?; During periods of unoccupancy, you will be expected to inspect the premises at least every 14 days	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
6. Is Hot Food prepared on the premises? If yes, is Deep Fat Frying Equipment Used?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
7. Do you hold a Bonfire Night and/or Firework display? If yes, please state maximum Spectator Attendance, below	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
8. Is there any entertainment provided at the premises? If yes, please confirm the type and how often, below	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
9. Do you operate a Licenced bar?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
10. Is the clubhouse hired out for social functions (e.g. weddings, discos)? If yes please state approximate number per year	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>

If you answer 'Yes' to any of the above questions, please supply additional information in the box below:

# Cricket Club Scheme Proposal Form – Continued

## Asset Protection & Theft:

Tick if cover required

**Are the buildings and ground which you occupy**

(a) in good state of repair? If 'No' please give details. Yes  No

(b) built of brick, stone or concrete and roofed with slate, tile, concrete, metal or asbestos? If 'No' please give details. Yes  No

(c) Does the roof of your premises include more than 25% felt on timber?  
If 'yes' please state approximate percentage Yes  No

(d) Are the buildings and grounds in an area affected by flooding or at risk of flooding? If 'yes' please give details Yes  No

(e) in your sole occupation? If 'No' please give details. Yes  No

(f) Does the security of the Premises comply with the minimum protections? Yes  No

(g) protected by an intruder alarm system? If 'Yes' please complete the questions below: Yes  No

i) What is the name of the alarm company?

ii) What is the date of the Alarm Specification?

iii) Are the installers/maintainers members of NACOSS? Yes  No

iv) Is the system connected to a Central Station Alarm? Yes  No

If 'Yes', what is the method of signalling?

Digital Communicator     BT RedCare     Paknet     Dualcom   
 ABC     Direct Line     Other     (please state)

(h) Other Security, please tick  
 CCTV     Grilles     Bars     Shutters   
 Other     (please state)

(i) Is there a Fire Alarm?  
 If so what type – e.g..manual ,automatic:

(j) Please tick and attach details If you have had

I. Health and Safety Assessment Yes

II. Fire Risk Assessment Yes

III. Electrical Installation Condition Report Yes

	Sum Insured
<b>Club Buildings</b> (reinstatement cost including debris removal costs and professional fees)	£ <input style="width: 150px;" type="text"/>
Or <b>Tenants' Improvements and Decorations</b> (replacement cost)	£ <input style="width: 150px;" type="text"/>
<b>Machinery/Equipment</b>	£ <input style="width: 150px;" type="text"/>
<b>Stock</b>	£ <input style="width: 150px;" type="text"/>
<b>Wines, Spirits &amp; Tobacco Goods</b>	£ <input style="width: 150px;" type="text"/>
<b>Fixtures, Fittings and All Other Contents</b>	£ <input style="width: 150px;" type="text"/>

# Cricket Club Scheme Proposal Form – Continued

## **Business All Risks:**

Tick if cover required

Specified Items – Items usually kept in the open or likely to be taken away from the Club Premises can be insured on an All Risks Basis as a specified item.

**Sum Insured**

Cups and Trophies	£
Club Bag	£
Non Turf Pitches	£
Netting & Poles	£
Sight Screens & Covers	£
Electronic Scoreboard	£
Bowling Machine	£
Cricket Square	£
Machinery/Equipment kept in the Open	£
Other please state	£
	£

## **Goods in Transit:**

Tick if cover required

Our standard Limits of Indemnity are stated below. Please advise if increased limits are required.

	Limit provided	Increased limit
Tobacco, Wines and Spirits	£ 500	£
All Other Goods	£ 2,000	£

## **Money and Assault:**

Tick if cover required

Our standard Limits of Indemnity are stated below. Please advise if increased limits are required.

	Limit provided	Increased limit
<b>Money</b>		
During Business Hours or whilst in transit	£3,000	£
After Business Hours whilst in a locked safe	£2,000	£
After Business Hours not in a locked safe	£ 250	£
In authorized members' homes	£ 1,000	£
In Gaming Machines	£ 250 per machine	£
<b>Loss of crossed cheques, credit company sales vouchers and other non-negotiable forms of payment</b>	£250,000	£
<b>Assault Benefits</b>		
Death, loss of limb(s) or eye(s)	£10,000	
Permanent & Total Disablement	£10,000	
Total Disablement	£100 per week	
Partial Disablement	£50 per week	

# Cricket Club Scheme Proposal Form – Continued

**Glass:** Tick if cover required

Our standard Limits of Indemnity are stated below. Please advise if increased limits are required.

	<b>Limit provided</b>	<b>Increased limit</b>
All External and Internal Glass	£2,000	£

**Frozen Foods:** Tick if cover required

Description of Unit	Year of Make	Sum Insured
		£

**Business Interruption:** Tick if cover required

Our standard Limits of Indemnity are stated below. Please advise if increased limits are required.

Cover is included for loss of trading profit for up to 12 months from the date of damage at your premises which causes business interruption, provided we accepted a claim for such damage under the Contents or Buildings Sections of the policy.

	<b>Limit provided</b>	<b>Increased limit</b>
Gross Revenue Sum Insured	£100,000	£

**Loss of Licence:** Tick if cover required

Our standard Limits of Indemnity are stated below. Please advise if increased limits are required.

	<b>Limit provided</b>	<b>Increased Limit</b>
Loss of Liquor Licence	£60,000	£

**General Liability:** Tick if cover required

Our standard Limits of Indemnity are stated below. Please advise if increased limits are required.

Note: For Terrorism, limits will be restricted to £5,000,000 (Employers' Liability) and £2,000,000 (Public and Products Liability)

	<b>Limit provided</b>	<b>Increased Limit</b>
Employers' Liability	£10,000,000	£
Public Liability including Member to Member	£2,000,000	£
Products Liability	£2,000,000	£

ERN/PAYE Number:

# Cricket Club Scheme Proposal Form - Continued

## Personal Accident:

Tick if cover required

Persons Insured – Club Members whilst

1. playing cricket as a member of the club team or any representative team under the recognized rules of cricket and under the control of an umpire.
2. taking part in cricket practice including net practice under club arrangements.
3. performing official duties as an umpire or scorer in any match played by the club.
4. traveling as a member of a team (other than by motorcycle) under club arrangements to and from away matches.
5. involved in routine maintenance of the grounds and buildings
6. Aged 80 years or under.

Death, Loss of Eye(s) or Limb(s)	)	£25,000.00 (Max)
Permanent Total Disablement	)	
One Unit of Temporary Disablement		£20 per week
		No Units Required: <input style="width: 30px; height: 15px;" type="checkbox"/>

**Note:** Cover is also provided for the breakage or damage to Dentures and Spectacles whilst playing or officiating in any one match up to a limit of £500 in any one claim, subject to the first £25 being excluded.

**Note:** Under 16's – Death, loss of limb(s) or eye(s) or Permanent Total Disability is restricted to £2,500

**Note:** For persons not gainfully employed the benefits are limited to 50% of the normal benefit payable

**Note:** Up to 10 units are available in respect of Temporary Disablement

## Commercial Legal Expenses:

Tick if cover required

(This Section is underwritten by ARAG Legal Expenses Insurance Company Limited)

The ARAG Commercial Legal Protection policy offers comprehensive cover in all the main areas where legal disputes may arise including the following:

- Employment Disputes and Compensation Awards
- Statutory Licence Protection
- Contract disputes
- Property Protection
- Bodily Injury
- Tax Protection
- Attendance Expenses
- 24 hour helpline services and much more

**Limit Provided: £100,000**

1. Has there been any legal dispute, action, prosecution, customs and excise or Inland Revenue investigations during the last five years? Yes  No

If 'Yes', please provide details

2. Has your club merged or been taken over or bought another company or organization within the last two years, or are you proposing to merge, take over or be taken over within the next twelve months? Yes  No

If 'Yes', please provide details:

3. To the best of your knowledge and belief are any redundancies envisaged within the next 12 months? Yes  No

If 'Yes', please provide full details, including the number of redundancies envisaged:

# Cricket Club Scheme Proposal Form - Continued

**Other Requirements:**

Tick if required

**Subsidence**

Damage at the Premises caused by Subsidence or ground heave of the site of the Property Insured or Landslip.

Subsidence Cover is available for a premium charge. Do you require further details of this cover and a quotation

Yes  No

**Terrorism**

Please note that in addition to its other terms, conditions, exceptions or exclusions, the policy wording may incorporate provisions which exclude or limit loss, damage or liability caused by acts of Terrorism, and the terms of any quotation should be read as having been adjusted accordingly. Full details are available on request.

Additional terrorism insurance cover is available for a premium charge. Do you require further details of this cover and a quotation?

Yes  No

**Directors and Officers Indemnity**

Do you require further details of this cover and a quotation?

Yes  No

If so please provide the Club's estimated annual turnover and limit of indemnity required

Turnover:

Limit of Indemnity: £100,000; £250,000; £500,000; £1,000,000  
Please delete as necessary

If you have any further cover requirements which are not catered for elsewhere in this Proposal Form please give details below or on a separate sheet:


# Cricket Club Scheme Proposal Form - Continued

## **If You Have a Complaint**

We hope that you will be happy with the service that we provide. However, if for any reason you are unhappy with it, we would like to hear from you. In the first instance, please write to your Insurance Adviser or us at Meadons Insurance Brokers Limited, 11 Cheshire Street, Market Drayton, Shropshire, TF9 1PD or telephone us on 01630 658455.

Meadons Insurance Brokers Limited and Aviva are covered by the Financial Ombudsman Service for complaints from private individuals, certain small businesses, charities and trusts. If you have complained to us and we have been unable to resolve your complaint, you may be entitled to refer it to this independent body. Following the complaints procedure does not affect your right to take legal action.

Further details of our complaints procedure can be found in our policy booklet.

## **Telephone Call Charges and Recording**

Calls to 0800 numbers from UK landlines and mobiles are free. The cost of calls to 03 prefixed numbers are charged at national call rates (charges may vary dependent on your network provider) and are usually included in inclusive minute plans from landlines and mobiles. For our joint protection telephone calls may be recorded and/or monitored.

## **Choice of Law**

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

1. 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
2. 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
3. Should neither of the above be applicable, the law of England and Wales will apply.

## **Data Protection Act - Information Uses**

For the purposes of the Data Protection Act 1998, the Data Controllers in relation to any personal data you supply are Meadons Insurance Brokers Limited and Aviva Insurance Limited.

## **Insurance Administration**

Your information may be used for the purposes of insurance administration by the insurer, its associated companies and agents, by re-insurers and by your intermediary. It may be disclosed to regulatory bodies for the purposes of monitoring and/or enforcing the insurer's compliance with any regulatory rules/codes. Your information may also be used for offering renewal, research and statistical purposes and crime prevention. It may be transferred to any country, including countries outside the European Economic Area for any of these purposes and for systems administration. Where this happens, we will ensure that anyone to whom we pass your information agrees to treat your information with the same level of protection as if we were dealing with it.

If you give us information about another person, in doing so you confirm that they have given you permission to provide it to us and for us to be able to process their personal data (including any sensitive personal data) and also that you have told them who we are and what we will use their data for, as set out in this notice.

In the case of personal data, with limited exceptions, and on payment of the appropriate fee, you have the right to access and if necessary rectify information held about you.

In assessing your application now or at renewal, the insurer or its agents may undertake checks against publicly available information (such as electoral roll, county court judgments, bankruptcy orders or repossessions). Similar checks may be made in assessing any claims made.

Information may also be shared with other insurers either directly or via those acting for the insurer (such as loss adjusters or investigators).

## **Credit Searches and use of Third Party Information**

To ensure the insurer has the necessary facts to assess your insurance risk, verify your identity, to help prevent fraud and to provide you with their best premium and payment options, the insurer may obtain information relating to you and your business from third parties at quotation and renewal and in certain circumstances where policy amendments are requested. This information may include a quotation search from a credit referencing agency which will appear on your credit report and will be visible to other credit providers. It will be clear that this is a quotation rather than a credit application by you to pay by monthly instalments.

The insurer is a responsible provider of credit which is regulated by the Consumer Credit Act, and they take these responsibilities seriously to ensure their customers are able to meet their monthly instalment commitments.

When you agree to pay monthly, the status of your quotation search from their credit reference agency will be updated to reflect your credit application and this will be visible to other credit providers. Credit reference agencies may keep a record of the search. The insurer may also pass to credit reference agencies information it holds about you and your payment record. The information will be used by other credit lenders for making credit decisions about you and the people with whom you are financially associated for fraud prevention, money laundering prevention and for tracing debtors.

### **Sensitive Data**

In order to assess the terms of the insurance contract or administer claims which may arise, the insurer may need to collect data which the Data Protection Act defines as sensitive (such as medical history or criminal convictions). By proceeding with this application you will signify your consent to such information being processed by the insurer or its agents.

### **Marketing**

Aviva group and its agents may use your information to keep you informed by post, telephone, e-mail or other means about products and services which may be of interest to you. Your information may also be disclosed and used for these purposes after your policy has lapsed. If you do not wish your information to be used for these purposes please write to Aviva, FREEPOST, Mailing Exclusion Team, PO Box 6412, Derby DE1 1SB.

### **Fraud Prevention and Detection**

In order to prevent and detect fraud we may at any time:

- Share information about you with other organisations and public bodies including the Police;
- Undertake credit searches and additional fraud searches;
- Check and/or file your details with fraud prevention agencies and databases, and if you give us false or inaccurate information and we suspect fraud, we will record this to prevent fraud and money laundering.

We can supply on request further details of the agencies and databases we access or contribute to and how this information may be used. If you require further details please contact us at:

Policy Investigation Unit, Aviva, Cruan Business Centre, Westerhill Business Park, 123 Westerhill Road, Bishopbriggs, Glasgow, G64 2QR. Telephone: 0345 300 0597. Email [PIUUKDI@AVIVA.COM](mailto:PIUUKDI@AVIVA.COM)

We and other organisations may also search these agencies and databases to:

- Help make decisions about the provision and administration of insurance, credit and related services for you and members of your household;
- Trace debtors or beneficiaries, recover debt, prevent fraud and to manage your accounts or insurance policies;
- Check your identity to prevent money laundering, unless you provide us with other satisfactory proof of identity;
- Check details of job applicants and employees.

### **Claims History**

Under the conditions of your policy you must tell us about any Insurance related incidents (such as fire, water damage, theft or an accident) whether or not they give rise to a claim. When you tell us about an incident we will pass information relating to it a database.

We may search these databases when you apply for insurance, in the event of any incident or claim, or at time of renewal to validate your claims history or that of any other person or property likely to involved in the policy or claim.

You should show these notices to anyone who has an interest in the insurance under the policy.

### **Material Circumstances**

Please remember that you must make a fair presentation of the risk to us. This means that you must:

- (1) disclose to us every material circumstance which you know or ought to know or, failing that, sufficient information to alert us that we need to make further enquiries; and
- (2) make such disclosure in a reasonably clear and accessible manner; and
- (3) ensure that, in such disclosure, any material representation as to a: (a) matter of fact is substantially correct; and (b) matter of expectation or belief is made in good faith.

A material circumstance is one that is likely to influence an insurer in the acceptance and assessment of the application. You must also make a fair presentation to us in connection with any variations, e.g. changes you wish to make to your policy. If you fail to make a fair presentation of the risk then this could affect the extent of cover provided or could invalidate your policy, so if you are in any doubt as to whether a circumstance is material then it should be disclosed to us.

Disclosures should be specific and made in a reasonably clear and accessible manner. We will not be deemed to have knowledge of any information generally referred to (for example the contents of company websites listed in the risk presentation) or any matter not expressly drawn to our attention.



Each renewal invitation is made on the basis of the information we have at the time it is issued. We may revise or withdraw it if, before the date your renewal takes effect, any event occurs that gives rise to a claim or alters the material circumstances under this insurance, even if we are notified after your renewal date.

A specimen copy of the policy wording is available on request. You should keep a record (including copies of letters) of all information supplied to us for the purposes of the renewal of this insurance. A copy of the completed application will be supplied on request within a period of three months after its completion.

Please state any other material circumstances here.


**Declaration:**

I/We understand the contents of this completed application and I/we declare that the information given is, to the best of my/our knowledge and belief correct and complete. I/We agree that if the risk is accepted I/we undertake to pay the premium when called upon to do so. I/We understand that my/our information may also be disclosed to regulatory bodies for the purposes of monitoring and/or enforcing the insurer's compliance with any regulatory rules/codes.

**Signed**

**Dated**

**Position**

Note - Cover will not be in force until the Proposal has been accepted by the Company except to the extent of any official Cover Note which it may issue.

Underwritten by, Aviva Insurance Limited, Registered in Scotland, No.2116.  
Registered Office: Pitheavlis, Perth PH2 0NH.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority