

Finch Group Cricket Club Scheme Schedule

Welcome to RSA.

These details are a record of the information provided to RSA. It is also essential that you read all of the clauses applying to your Policy as these contain important information that may affect your Policy cover.

Policy Number: RTT284478/83

Your Details:

Policyholder: The Officers and Committee Members for the time being of
ROPLEY SPORTS & ROPLEY CRICKET CLUB

Policyholder's Address: , , ,

Business Description: Amateur Cricket Club

Your Intermediary's Details:

Intermediary Name: Finch Commercial Insurance Brokers Ltd

Address: Lumiar House, Flexford Road, North Baddesley, Southampton, Hants, SO52 9DF

Your Policy Dates:

Effective Date: 20th April 2019 **To:** 19th April 2020

Your Premium Information:

First Premium: £ 1624.56

Insurance Premium Tax: £194.95

Total Amount Due: £1819.51

The Covers available for our Property Damage and Business Interruption Insurances are as follows:

- | | |
|--|----------------------------------|
| 1. Fire, Lightning, Aircraft and Explosion | 7. Sprinkler Leakage |
| 2. Earthquake | 8. Theft |
| 3. Riot and Malicious persons | 9. Subsidence |
| 4. Storm or Flood | 10. Any other Accident |
| 5. Escape of Water | 11. Glass |
| 6. Impact | 12. Specified Items: 'All Risks' |

It is important to note that the actual Covers may vary for each Premises and the Covers Excluded are specified on the following Premises pages of the schedule.

For the full definition of the Policy coverage please refer to the Policy Wording.

A full copy of your Policy Wording is available on request. Please contact your insurance intermediary at the address shown if you wish to request a copy.

In choosing this product and the level of cover you have not received any personal recommendations from RSA.

If there are any additional Policy-Level Clauses applicable, these are shown below

Property Damage Insurance

The Premises: The Recreation Ground, Vicarage Lane, Ropley, Alresford, SO24 0DU

Occupation: Amateur Cricket Club

Property Insured

Item	Sum Insured
Buildings	£0
General Contents	£47000
Stock	£750
Total sum insured	£47750

Covers not insured:

7. Sprinkler leakage
9. Subsidence

Specified Items: 'All Risks'

Property Insured

Item	Situation	Policyholder's Contribution	Sum Insured
1. Cricket bags and Contents Cups and Trophies	UK	£ 25	£1000
2. Non Turf Pitches, Cricket Practise Nets and Supports Pitch covers, Sight Screens, Portable Score Boards	UK	£100	£27000
3. Machinery and Groundsmen's Tools and Equipment	UK	£100	£0
4. Laptops, Computers and Cameras	UK	£100	£0

If there are any additional Clauses applicable to Property Damage Insurance, these are shown below

Extension: Definition of Buildings

The Definition of Buildings is extended to include the following:

- Wickets and playing surfaces including any irrigation or heating systems that have been installed subject to a limit of £3,000 in respect of Loss or Damage occurring in any one period of insurance

The indemnity provided in respect of wickets and playing surfaces will not include Damage as a result of

- a) Cover 4 Storm and Flood
- b) Accidental Damage as a result of
 - a. the application of fertilisers or chemicals
 - b. the failure to apply fertilisers or chemicals that are required to maintain the wicket or playing surface
 - c. wear and tear
 - d. Damage caused in the course of a match or practice
 - e. maintenance work being undertaken at the Premises
 - f. the activity of any animals
 - g. Damage caused to irrigation systems during the period 1st October to 30th April each year unless the system has been kept drained

The Insurance Provided is extended to include the costs of

- re-seeding or re-turfing
- the replacement of any trees or plants by saplings of the same or similar species

The Policyholder shall be liable for the first £250 of each and every claim under this Extension

Extension: Definition of General Contents

The definition of General Contents is extended to include Stock in Trade other than Stock of tobacco cigars cigarettes wines and spirits

Extension: Definition of Stock

The Definition of Stock is restricted to stock of tobacco cigars cigarettes wines and spirits

Management of External Storage

It is a condition precedent to the liability of the Company for any Loss or Damage by Fire that no waste receptacles and/or combustible property in the open be stored within 3 metres of any buildings.

MSS - Minimum Standards of Security

The Minimum Standards of Security Condition specifies the absolute minimum physical security measures for all risks attaching to the Finch Group Cricket Club Scheme and, as such, is shown as applicable on all policy schedules. This endorsement is applied in addition to any risk subject to an Intruder Alarm Condition.

Minimum Standards of Security Condition Precedent

This clause applies to the Property Damage Insurance and Business Interruption Insurance and Money Insurance sections of this Policy.

It is a condition precedent to any liability of the Company in respect of Damage by Theft under:

- 1) Property Damage Cover 8 A)i) - entry to or exit from that part of the Building occupied by the Policyholder for the purpose of the Business by forcible and violent means,
- 2) Money Item 1 B) – Money in the Policyholders Premises out of Working Hours,

that the Policyholder shall have implemented the following security measures with effect from 20th April 2018.

- A) The final exit door of the Business Premises must be secured with one of the following
 - 1) for timber or steel framed doors a mortice deadlock which has 5 or more levers and/or conforms to British Standard BS3621,
 - 2) for aluminium or UPVC framed doors a cylinder operated mortice deadlock or deadlocking multi-point locking system with a minimum of three locking points,
 - 3) irrespective of the door construction a close shackle padlock with a minimum shackle thickness of 10mm together with the manufacturers corresponding locking bar.
- B) All external doors and all internal doors giving access to any part of the building not occupied by the Policyholder for the purpose of the Business must be secured with either:
 - 1) any of the locking arrangements specified in A) above according to the construction of the doors,
OR
 - 2) two key operated security bolts for doors fitted internally one fitted near the top and the other near the bottom of the door.
- C) Where any of the doors described in A) or B) above are of double leaf construction:
 - 1) the first closing leaf must be secured with two key operated security bolts fitted internally, and shooting vertically one at the top and the other at the bottom of the door,
AND
 - 2) the final closing leaf must be secured with either:
 - i) any of the locking arrangements specified in A) above according to the construction of the doors,
OR
 - ii) two key operated security bolts fitted internally and shooting vertically one at the top and the other at the bottom of the door.
- D) All ground floor and basement opening windows/skylights and readily accessible opening windows/skylights on other floors must be secured with either key operated locking devices or other locking devices which rely upon a removable component for their security.

Readily accessible windows are those that can be reached from the ground without the use of a ladder or via extension balconies downpipes external staircases and fire escapes canopies outbuildings garages walls nearby trees or roofs adjoining or next door premises.

This requirement does not apply to windows/skylights which are protected by solid steel bars grilles locked gates shutters expanded metal or weld mesh.

Any door or window designated as a fire exit following a fire risk assessment is excluded from these requirements. Fire exit doors and windows must be secured whenever the Business Premises are unoccupied by means of a device suitable for use in emergency escape situations.

Portable Electronic Office Equipment

Each item of electronic office equipment designed for mobile or portable use with a replacement value over £100 must whenever the Business Premises are left unattended be secured in locked cupboards cabinets or security containers the keys to which have been removed from the Business Premises.

Interpretation

For the purpose of this condition Business Premises shall mean that part of the Premises occupied by the Policyholder for the purposes of the Business described in the Schedule

Restrictions in Cover out of Season

The indemnity provided is amended as follows during the period 1st October to 30th April only

Cover 5 Escape of Water is restated as follows

Escape of Water from any tank apparatus pipe or escape of fuel from any fixed oil heating installation

We will not indemnify You for Damage

1. caused by water discharged or leaking from an automatic sprinkler installation
2. gradual emission or seepage from any fixed oil heating installation
3. unless during the period 1st October to 30th April each year for Premises not used daily You have ensured that
 - a. all pipes and tanks in roof spaces and other void or unheated areas are adequately and corrected lagged and that the lagging is inspected annually and a record is maintained
 - b. suitable background heating to maintain the temperature above 6 degree centigrade throughout the Premises at all times and that loft hatches and other internal access ways to void areas are left open during periods of cold weather
 - c. the location of the main stop valves is clearly identified and that emergency instructions are clearly displayed whilst the Premises are Vacant or Disused unless during the period 1st October to 30th April each year the water and heating system is turned off at the mains and system drained (and wherever possible the isolation valves be chained and padlocked

Electrical Inspection Condition

It is a condition precedent to the liability of the Company for any Loss or Damage by Fire that

- a) the electrical system at the Premises (or the Policyholder's portion of the Premises) is inspected and tested by a member of the National Inspection Council for Electrical Contracting (NICEIC) Electrical Contractors Association (ECA) or Electrical Contractors Association of Scotland (SELECT) in accordance with IEE Regulations for Electrical installations and a "Periodic Inspection Report" is issued following such inspection
- b) any work shown as "Requiring Urgent Attention" - shown as Code 1 in the Observation and Recommendations part of the Report is be carried out and recorded as being completed within 28 days of inspection
- c) any work shown as "Requiring Improvement" and shown as Code 2 or "Requiring Further Investigation" and shown as Code 3 in the Observation and Recommendations part of the Report shall be carried out and recorded as being completed within six months of the inspection
- d) a copy of each Periodic Inspection report is lodged with the Company
- e) the electrical installation is further inspected and tested within the time-scale recommended on the "Periodic Inspection Report"

Exclusions applicable to Specified Items: 'All Risks'

Cricket Bags and Contents

The indemnity provided in respect of cricket bags and their contents will not include Damage as a result of

- a) Theft from any vehicle not individually attended by the owner
- b) Accidental Damage occurring during usage in a match or whilst in practice sessions

Loss or Damage to any item stored in a cricket bag that is not required for the purposes of playing or practicing cricket is not insured by this Policy

Netting and poles

The indemnity provided will not include Damage to cricket nets stored or erected outside the Buildings and in the open for the period 1st October to 30th April

Sight screens

It is a condition precedent to the liability of the Company for any Loss or Damage by Storm or Theft to Sight Screens during the period 1st October to 30th April that all Sight Screens are secured by padlocks and chains or roping designed to prevent any

- A) toppling over or
- B) unauthorised movement

of the items

Groundsmen's Tools and Machinery Security Condition

It is a condition precedent to the liability of the Company for any Loss or Damage by Theft to Groundsmen's tools and equipment that whenever the club grounds or premises are left unattended the following security measures will be in force

- a) All Motorised rollers and tractors shall be
 - i) fitted with an immobilizer that has been properly set or
 - ii) the keys to operate the item have been removed from the Premises whilst stored in the open
- b) All Rotary Ride on Mowers, Mini Tractors and Quad Bikes shall be
 - i) secured to 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) and
 - ii) the keys to operate the items are removed from the Premises whilst stored in the open
or
 - i) keys to operate any are removed from the Premises and
 - ii) any item values at £10,000 or greater is secured to 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) whilst stored in a Building at the premises that is securely locked and fastened
- c) All Other Equipment shall be
 - i) secured to a high tensile steel anchor concreted into the ground or
 - ii) 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) whilst stored in the open

Business Interruption Insurance

<u>Item</u>	<u>Sum Insured</u>
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Loss of Gross Revenue	£50000
Maximum Indemnity Period: 12 months	

The total sum insured for Business Interruption Insurance is deemed to be the total of the Sums Insured stated above.

If there are any additional Clauses applicable to Business Interruption Insurance, these are shown below

Unspecified Suppliers and Storage Sites

This clause applies to the Business Interruption Insurance section of this Policy

The insurance is extended to cover the property at

- A) the premises of any of the Policyholder's suppliers manufacturers or processors of components goods or materials but excluding the premises of any supply undertaking from which the Policyholder obtains electricity gas or water
- B) premises not in the occupation of the Policyholder where property of the Policyholder is stored all in Great Britain Northern Ireland the Channel Islands or the Isle of Man

Provided that the Company shall not be liable under this Extension for more than the limit stated below in respect of any one loss

Limit: £ 10,000

Unspecified Customers

This clause applies to the Business Interruption Insurance section of this Policy

The insurance is extended to cover the property at the premises of any of the Policyholder's customers situate in Great Britain Northern Ireland the Channel Islands or the Isle of Man

Provided that

- A) for the purposes of this Extension the term customers means those companies organisations or individuals with whom at the time of the Damage the Policyholder has contracts or trading relationships to supply goods or services
- B) the Company shall not be liable under this Extension for more than the limit stated below in respect of any one loss

Limit: £10,000

Utilities (including Telecommunications) - Extension

This clause applies to the Business Interruption Insurance section of this Policy

The insurance is extended to cover the property at the land-based premises of any supply undertaking service provider or producer from which the Policyholder obtains:

- A) electricity (including generating stations or sub-stations)
- B) gas (including any natural gas producer linked directly therewith)
- C) water (including works and pumping stations)
- D) telecommunications services (excluding the provision of extranets or access to or presence on the internet or access to applications and related services over the internet)

Provided that

- 1) in respect of D) telecommunications services only the Maximum Indemnity Period shall not exceed 3 months
- 2) in respect of D) telecommunications services only the Indemnity Period shall commence 24 hours after the Damage occurs
- 3) the Company shall not be liable under this Extension for more than the limit stated below in respect of any one loss

Limit: £ £10,000 in respect of D) telecommunications services

Limit: £ £10,000 for Electricity Gas and Water Utilities in respect of A) B) and C) being electricity gas and water

Denial of Access

This clause applies to the Business Interruption Insurance section of this Policy

The insurance is extended to cover loss as insured by the Policy resulting from prevention or hindrance of access to or use of the Premises in consequence of Damage (as insured by the Policy) to property in the immediate vicinity of such Premises but excluding Damage which prevents or hinders the supply of electricity gas water or telecommunications services

Provided that the Company shall not be liable under this Extension for more than the limit stated below in respect of any one loss

Limit: £ £10,000

Property Damage and Business Interruption Insurance

Policy holders Contribution

Covers (if insured)

9. Subsidence

All other Covers

Policyholders Contribution

£1,000

£100

Money Insurance**Section 1 Money is Operative ?**Yes

Item No	Limit of Liability any one loss
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1A) Money in the Policyholder's Premises during Working Hours or in transit	£2,000
1B)1) Money in the Policyholder's Premises out of Working Hours in the following locked safes or strongrooms	Nil
1B)2) Money in all other locked safes or strongrooms at the Policyholder's Premises	£2,000 in total
1B)3) Money not in a locked safe or strongroom	£ 500 in total
1C)1) Money at a policyholder's residence in a locked safe or strongroom	Nil
1C)2) Money at a policyholder's residence not in a locked safe or strongroom	£500
1C)3) Money in all gaming machines	£0

Section 2 Personal Injury (Robbery)

As Policy Wording

If there are any additional Clauses applicable to Money Insurance, these are shown below**Terrorism Insurance****No****Liability Insurance****Section 1****Employers' Liability****Limit of Liability**

Any one Event (excluding liability arising directly or Indirectly out of Terrorism)	£10,000,000
Any one Event arising directly or indirectly out of Terrorism	£5,000,000

If there are any additional clauses applicable to Employers' Liability Insurance, these are show below**Section 2****Public/Product Liability****Limit of Liability**

Any one Event	£5,000,000
All Events happening during any Period of Insurance in respect of products supplied	£5,000,000
All incidents considered by the Company to have occurred during any Period of Insurance in respect of pollution or contamination of buildings or other structures or of water or land or of the atmosphere	£5,000,000

If there are any additional clauses applicable to Public/Product Liability Insurance, these are show below

The following endorsement will apply for any Youth or Sports Club with members or attendees under the age of 18 or any Club operating a Crèche facility will not apply to legal liability arising from Abuse

Abuse Exclusion

The indemnity provided by Section 2 will not apply to legal liability arising from Abuse

Abuse shall mean

- A) acts of hurting or injuring mentally or physically by maltreatment or ill-use or
- B) acts of forcing sexual activity rape or molestation or
- C) repeated or continuing contemptuous coarse or insulting words or behaviours

Third Party Property Damage to Motor Vehicles

The indemnity provided by Section 2 will extend to include Third Party Property Damage to motor vehicles whilst parked at the Premises and occurring during the course of a cricket match or cricket practice provided that

- a) the vehicle Damaged is insured on a comprehensive motor insurance
- b) the liability of the Company shall not exceed £250 in total in respect of all losses occurring in any one period of insurance
- c) the vehicle is not owned by any players officials club members or spectators who park their vehicles on or adjacent to the Cricket ground

Any Policyholders contribution in respect of Third Party Property Damage Policy is not applicable to this Extension

Hazardous Activities Exclusion

The indemnity provided by Sections 1 and 2 will not apply to legal liability arising out of or in connection with the organisation or operation of any

- a) firework and bonfire displays
- b) mechanical children’s rides
- c) bouncy castles
- d) shooting

or any other hazardous activity not associated with the playing and practicing of cricket

Policyholder’s Contribution

The Indemnity provided by Section 2 is subject to a Policyholder’s Contribution of £100 any one Event in respect of loss of or damage to Property

Section 3

Legal Defence Costs

Legal Defence Costs	Limit of Indemnity
Part A The total amount payable by the Company in respect of all costs and expenses arising out of all claims during the Period of Insurance	£250,000
Part B The total amount payable by the Company in respect of all costs and expenses arising out of all claims during the Period of Insurance	£250,000

If there are any additional Clauses applicable to Legal Defence Costs Insurance, these are shown below

Section 4

Financial Loss

Not Insured

Section 5

Fidelity Insurance

Not Insured

Personal Accident Insurance

Insured Sport(s) Cricket

Insured Person Any Amateur Member of the Insured Club including officials, umpires, scorers players

Operative Time Operative Time A and Operative Time B

Insured Person Any volunteer of the Insured Club

Operative Time Operative Time B only

Benefits

1	Death (other than a Child)	£25000
	Death of a Child	£2500
2	Loss of two or more Limbs or Loss of both Eyes or one of each	£25000
3	A) Loss of one Limb or Loss of one Eye	£25000
	B) Permanent total loss of speech	£25000
	C) Permanent total loss of hearing	
	i) in both ears	£25000
	ii) in one ear (see Special Condition E) 25% of 3ACi)	
4	Permanent Total Disablement	£40
5	Temporary Total Disablement (Benefit does not apply to any Child or Insured Person not in Remunerated Employment)	

Payment Period

Benefit 5 is payable per week for a maximum of 104 weeks in all not necessarily consecutive

Deferment Period

Benefit 5 is not payable for the first 7 days of any period of disablement

Maximum Incident Limit

The liability of the Company under this Policy in respect of any one Incident shall not exceed the Maximum Incident Limit of £500,000 subject to the following inner limits:

1) Aircraft Accumulation	£500,000
2) Terrorism (other than Nuclear Chemical or Biological Cause)	£ 500,000
3) Limit per Person	£ 50,000

The applicable wording corresponding to the Management Protection section of this policy schedule is:
TBC

Loss of Liquor Licence Insurance

£100000

Legal Expenses Insurance

£100,000

Transit Insurance

£0

Deterioration of Stock Insurance. This is only operative if Contents are also insured

£500

Computer Equipment Insurance

Not Insured

Machinery Breakdown Insurance

Not Insured

Management Protection Liability**£100000****Excess**

- | | |
|---|----------|
| 1) Each and Every Claim or Loss as applicable | £0 |
| 2) Each and Every Loss as applicable in North America | \$35,000 |

Directors & Officers Extensions	
Limit of Indemnity	£100000 (Any One Claim)
1. Civil Fines and Penalties	Policy section limit
2. Compensation for Court Attendance	£250 per person up to a single aggregate limit of £100k
3. Corporate Manslaughter	Policy section limit
4. Crisis Management & Regulatory Event Public Relations Costs	Single aggregate limit of £100k
5. Cyber Liability	Policy section limit
6. Deprivation of Assets	Single aggregate limit of £100k
7. Emergency Costs and Expenses	Single aggregate limit of £50k
8. Employment Wrongful Acts	Policy section limit
9. Investigation Defence Costs	Policy section limit
10. Kidnap & Ransom Event	Single aggregate limit of £100k
11. Management Buy-Outs	Single aggregate limit of £100k
12. Mental Anguish or Emotional Distress	Policy section limit
13. Outside Directorship / Entities - This Extension does not apply to USA claims	Policy section limit
14. Pension Liability	Policy section limit
15. Personal Liability for Unpaid Taxes following Insolvency	Single aggregate limit of £100k
16. Pollution	Policy section limit
17. Retired and Former Directors	Policy section limit
18. Shareholder Action deriving from Pollution - This Extension does not apply to USA claims	Policy section limit
19. Shareholder Claim Cover	Policy section limit
20. Spouses	Policy section limit

The applicable wording corresponding to the Management Protection section of this policy schedule is:
Management Protection Any One Claim - Corporate Policy Wording (UKC04768G)