

Finch Group Cricket Club Scheme

Renewal Notice



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

Postal Address , ,
Postcode

Ground Address The Recreation Ground, Vicarage Lane, Ropley, Alresford, SO24 0DU

Business Cricket Club &/or Sports and Social Club

Notice to Policyholder

Your Agent is **Finch Commercial Insurance Brokers Ltd**
Address Lumiar House, Flexford Road, North Baddesley, Hants, SO52 9DF
Telephone No 023 8076 9872
Email Address southampton@finchgroup.net

Policy reference RTT284478/83

Effective date: 20 April 2019 **Expiry date:** 19 April 2020
Renewal date: 20 April 2020

Renewal Premium

The renewal premium for all sections of cover is set out below and is based upon the covers selected and sums insured noted on page 2 of this renewal notice.

Renewal premium	£1,819.51
Administration Charge	£ 35.00
Total premium due	£1,854.51

including insurance premium tax at 12%

Premium Payment

Please note no 'days of grace' or automatic extensions of cover are allowed and your renewal instructions and premium payment must reach us by the 18th April 2019 to ensure no break in your cover occurs.

- a) **Payment by cheque payable to Broker Network Ltd and sent to the above address**
- b) **Payment by BACS to the following bank details**
Bank: RBS Sort Code: 15-10-00 Account No: 28084415
- c) **Payment may be available over 10 monthly direct debit instalments with Close Premium Finance Ltd. A service charge of 6.85% applies (20.32% APR).**

Please contact Jill Jukes on 023 8024 2931 for details and a written quotation.

Finch Group Cricket Club Scheme

Renewal Notice



Commercial Combined – Summary of Sums Insured & Policy Limits

This is a summary only. Please refer to the Policy Schedule and Wording for full terms conditions and exceptions

		Sums Insured
		If not insured state "Nil"
Property Damage	Buildings	£0
	Contents including Beers and Soft Drinks	£47,000
	Stock of Wines, Spirits and Tobacco	£750
	Perishable Goods in freezer are included if Contents are insured	£500
	Grass playing surfaces are included ONLY if Buildings are insured	£3,000
Business Interruption	Loss of Revenue	£50,000
	Indemnity Period 12 months unless otherwise stated	
Money	Section operative	Yes
	Money in Gaming machines	£0
Goods in Transit	Own Carriages only	
	Maximum sum insured per vehicle	£0
Liability	Employers Liability Limit of Indemnity	£10,000,000
	Public and Products Liability Limit of Indemnity	£ 5,000,000
	Commercial Legal Expenses	£ 100,000
All Risks (Specified Items)	Item No 1 Cricket bags and Contents, cups and trophies	£1000
	Item No 2 Non Turf Pitches, Cricket Practise Nets and Supports, Pitch Covers, Sight Screens	£27,000
	Item No 3 Machinery and Groundsmen's Tools and Equipment	£0
	Item No 4 Laptops, Computers and Cameras	£0
Loss of Licence	Limit of Liability	£100,000
Directors & Officers Liability	Limit of indemnity	£100,000
Personal Accident	Capital Benefits	£25,000
	Temporary Total Disablement weekly benefit	£40
Terrorism	Section operative	No

Endorsements

Cricket Nets covered in open during winter - £250 excess applies

Finch Group Cricket Club Scheme

Renewal Notice



The policy is subject to certain conditions and warranties. For your insurance cover to operate correctly, it is important you read and understand the terms noted below. Failure to comply with the requirements of a condition or warranty at all times, may allow your insurers to refuse indemnity in the event of a claim.

Property Damage

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

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.

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"

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 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.

Finch Group Cricket Club Scheme

Renewal Notice



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

Groundsmens 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 a Building at the Premises
- 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 openor
 - 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

Finch Group Cricket Club Scheme

Renewal Notice



Liability Insurance Section

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

Extension: 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