

Finch Group Cricket Club Scheme

Commercial Combined Schedule



Policyholder: The Officers and Committee 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

Policy ref. HCL2017/111

Effective date: 20 April 2017 **Expiry date:** 19 April 2018
Renewal date: 20 April

Premium: £1,471.08

Includes: Insurance premium tax @ 10.00%

Notice to Policyholder

Your Agent is **Finch Commercial Insurance Brokers Ltd**
Address Kings House, 316 Shirley Road, Southampton, SO15 3HL
Telephone No 023 8078 8444
Email Address Southampton@finchgroup.net

Who is the Insurer ?

This Policy is underwritten by:

Royal & Sun Alliance Insurance plc.

Royal & Sun Alliance Insurance plc is registered in England and Wales (No. 93792) Registered Office: St. Mark's Court, Chart Way, Horsham, West Sussex, RH12 1XL.

AIG Europe Limited.

AIG Europe Limited is registered in England and Wales: (No. 1486260). Registered Office: The AIG Building, 58 Fenchurch Street, London EC3M 4AB.

Covéa Insurance plc

Covea Insurance plc, Registered in England and Wales No.613259. Registered Office: Norman Place, Reading, RG1 8DA

All Insurers are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Who is the regulator?

Royal & Sun Alliance Insurance plc is authorised and regulated by the Financial Conduct Authority No 202323

The Financial Conduct Authority (FCA) is the independent watchdog that regulates financial services, including insurance.

This certificate confirms that the Organising Committee and Registered Members of the Policyholder are insured under the Agreement number B0600A1730816 J50 as shown herein under a Binding Authority Agreement managed and administered by CBC UK Limited

In Witness whereof, this Certificate has been signed at the place stated and on the date specified in the Schedule on behalf of the subscribing Underwriters

Authorised signatory

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Financial Services Compensation Scheme (FSCS)

Royal & Sun Alliance Insurance plc, AIG Europe Limited, Covéa Insurance plc are members of the Financial Services Compensation Scheme (FSCS). This provides compensation in case any member goes out of business or into liquidation and is unable to meet any valid claims against its policies. You may be entitled to compensation if we cannot meet our obligations, depending on the circumstances of the claim. Further information about the compensation scheme can be obtained from the FSCS.

What to do if you have a complaint:

If you have a Complaint which relates to either Your Policy or to a claim which you have submitted under Your policy then please raise this in the first instance with Your broker who will aim to resolve Your concerns by close of the next business day.

If Your broker is unable to deal with your concerns the matter will be forwarded onto Your Insurer via your Insurance provider, who is:-

CBC UK Ltd, Mansell Court, 69 Mansell Street, London. E1 8AN.

Whilst reviewing your complaint Your Insurer will:

- Acknowledge Your complaint promptly
- Investigate Your complaint quickly and thoroughly
- Keep You informed of the progress of your complaint
- Do everything possible to resolve Your complaint

Your Insurer is obliged to provide You with a written offer of resolution within 8 weeks of the date Your complaint was received.

If You are unhappy with the final decision made by Your Insurer, You may be eligible to refer Your case to the Financial Ombudsman Service (FOS). The FOS is an independent body that arbitrates on complaints.

The FOS can be contacted at the following address:

Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London E14 9SR

Telephone: 0800 0234567 (for landline users)

Telephone: 0300 1239123 (for mobile users)

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

You have six months from the date of the final response from Your Insurer to refer Your complaint(s) to the FOS. This does not affect Your right to take legal action, however, the FOS will not adjudicate on any case where litigation has commenced.



BANK OF ENGLAND
PRUDENTIAL REGULATION
AUTHORITY

A full policy wording may be found at: www.finchgroup.net

If after reading your schedule you have any questions, please contact Finch Commercial Insurance Brokers Ltd Group as noted above.

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Policy Sections

Sums Insured

If not insured state "Nil"

Property Damage	Buildings	£0
	Contents including Beers and Soft Drinks	£47000
	Stock of Wines, Spirits and Tobacco	£750
	Perishable Goods in freezer are included if Contents are insured	£500
	Grass playing surfaces are included if Buildings are insured	
Business Interruption	Loss of Revenue	£50000
	Indemnity Period 12 months unless otherwise stated	
Money	Section operative	Yes
	Money in Gaming machines	£0
Goods in Transit	Own Carryings only	
	Maximum sum insured per vehicle	£0
	Number of vehicles	1
Liability	Employers Liability Limit of Indemnity	£10,000,000
	Public and Products Liability, Limit of Indemnity	£ 5,000,000
Business Machinery 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	£21000
	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	£50000
Terrorism	Section operative	No
Employer Reference Number	Only required if monthly wage bill exceeds £503	

Endorsements

Additional endorsements apply as attached

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The following sections apply **ONLY** to the Premises specified below

Ground Premises: As specified in Page 1 of this schedule

Property Damage Section

The following contingencies will apply to ALL items in this section unless otherwise stated in the schedule: -

Fire, Lightning, Explosion, Earthquake, Storm, Flood, Aircraft, Impact, Escape of Water, Riot and Civil Commotion, Malicious Persons, Theft, Sprinkler Leakage and Accidental Damage

Excess The excess for all items in this Section is £100 each and every loss, unless otherwise stated. In respect of Damage as a result of Subsidence the excess is £1,000

Property Damage Section Endorsements

A) Buildings Definition

The Definition of Buildings is extended to include:

Wicket(s) and playing surfaces including any irrigation or heating systems that have been installed In the event of Damage to any wicket or playing surface We will indemnify You for the costs of:

- i. re-seeding or re-turfing
- ii. the replacement of any trees or plants will be by saplings of the same or similar type

We will not indemnify You in respect of

1. Damage caused by
 - a) the application of fertilisers or chemicals
 - b) the failure to apply fertilisers or chemicals
 - c) Storm Flood and other affects of weather
 - d) wear tear and the course of play
 - e) maintenance work at the Premises
 - f) animals
2. Damage caused to irrigation systems during the period 1st October to 30th April each year unless the system is drained
3. The first £250 of each and every claim

The maximum We will pay under this Item in any one Period of Insurance will not exceed £3,000

B) Definition of Plant Machinery Fixtures Fittings

The definition of Plant Machinery Fixtures and Fittings and All Other Contents is extended to include Stock in Trade other than Stock of tobacco cigars cigarettes wines and spirits

C) Definition of Stock in Trade

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

D) Perishable Goods Extension

Perishable Goods are described as any goods which are normally placed in a refrigeration unit for purposes of preservation. We will indemnify You in the event of Damage to Perishable Goods due to deterioration or putrefaction only whilst stored in any proprietary refrigeration unit contained in the Premises for the purposes of the Business caused by:

1. breakdown or failure of the installation which means sudden stoppage of refrigeration process by reason of inherent fault or accidental means
2. escape of refrigerant or refrigeration fumes
3. accidental failure of the public electricity supply

We shall not be liable under this Extension for

- a. loss caused by wear tear deterioration of the cabinet or other gradually operating cause
- b. loss caused by incorrect setting of thermostats or automatic controlling devices
- c. any consequential loss
- d. loss arising from the deliberate act of the public electricity supply authority or the exercise of its power to withhold or restrict supply or from strikes or industrial disputes
- e. Damage insured by any other Section or policy
- f. The first £25 or 10% whichever is the greatest in respect of refrigeration units over 5 years old.

Conditions

If you fail to fulfill the requirements of the following Conditions you will lose your right to indemnity under the terms of the Policy for that claim.

E) Escape of Water Contingency and Precautions

The Standard Contingency 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 correctly 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
4. 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)

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F) Minimum Standard of Security:

If in relation to any claim for fire explosion riot civil commotion strikers locked out workers or persons taking part in labour disturbances malicious persons theft or attempted theft covered by this Section if You have failed to fulfill the following condition You will lose Your right to indemnity or payment of that claim Unless agreed otherwise by Us in writing within 30 days of inception of this Policy.

Unless agreed otherwise by Us in writing within 30 days of inception of this Policy the following protections shall be fitted to the under-mentioned doors windows and other openings (where these are under Your control) and put into full and effective operation whenever the Premises are closed for business or left unattended

1. Final exit doors are secured as follows
 - a. timber doors by mortise deadlocks having 5 or more levers or conforming to BS3621 with matching boxed strike plate or if the door is under 45mm by rim deadlock to BS3621
 - b. aluminium doors by cylinder mortise lock operating a swinging lock bolt
 - c. UPVC doors by key operated multi-point locking devices having 3 or more locking points
 - d. the first closing leaf of double leaf doors must be fitted internally with bolts top and bottom
2. All other external doors and internal doors leading to common areas or other premises are secured as follows by the means set out in 1 above by key operated security bolts fitted top and bottom
3. All opening windows or rooflights accessible from the ground or via roofs pipe work or other structures are secured by key operated locking devices or screwed permanently shut with the exception of
 - a) louvered windows which should be replaced with a conventional window of fixed glass.
 - b) windows which are already protected by security grilles, shutters or bars approved by the Insurer
4. on sliding patio doors
 - a. a manufacturer's patent key-operated locking system which engages boltwork into the doorframe either at the top and bottom of the opening section of each door or into the side frame in at least three points (in the latter case all hook or shoot bolts must be mushroom headed) or
 - b. two key-operated patio door locks fitted internally one at the top and one at the bottom of each opening section
5. on all fire exit doors panic bar and hinge bolts fitted top and bottom subject to agreement from the Fire Officer

on opening basement and ground floor windows and fanlights and on other opening windows fanlights and skylights which are accessible from roofs balconies canopies fire escapes or downpipes key-operated window locks with the keys removed when in operation
or
solid steel bars not less than 16mm (5/8") diameter and not more than 125mm (5") apart securely fixed to the brickwork or masonry surrounding the window
6. Marine Cargo Containers and other outbuildings
Doors to be protected by a 5 lever close shackle padlock and protected by an anti-tamper box or by a Close Shackle Padlock and locking bar to BS EN 12320 minimum security level CEN 4.
7. Any security measures stipulated or agreed by Us in writing

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G) Electrical Inspection Condition

It is a condition precedent to liability that if in relation to any claim You have failed to fulfill the following condition You will lose your right to indemnity or payment for that claim

You must ensure that

- a) the electrical system at the Premises (or Your 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 – shall be carried out within 28 days of inspection
- c) any work shown as "Requiring Improvement" - shown as Code 2 or "Requiring Further Investigation" - shown as Code 3 in the Observation and Recommendations part of the Report – shall be carried out within six months of the inspection
- d) a copy of each Periodic Inspection report is lodged with Us
- e) the electrical installation is further inspected and tested within the time-scale recommended on the "Periodic Inspection Report"

H) Storage in the Open Warranty

It is warranted that no waste receptacles and/or combustible property in the open be stored within 5 metres of any buildings.

The following section(s) apply to ALL Premises covered by this policy

Business Interruption Section

Damage by any of the Contingencies for which liability has been admitted under the Property Damage Section causing an interruption of the Business unless otherwise specified

Extensions

Unspecified Suppliers	£10,000 Limit	Indemnity Period 12 months
Prevention of access	£10,000 Limit	Indemnity Period: 12 months
Full Failure of Utilities – Electricity	£10,000 Limit	Indemnity Period: 12 months
Full Failure of Utilities – Water	£10,000 Limit	Indemnity Period: 12 months
Full Failure of Utilities – Gas	£10,000 Limit	Indemnity Period: 12 months

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Money and Personal Accident Assault Section

Cover	Sum Insured
Non Negotiable Currency	£250,000
Money in Transit & Bank Night Safe	£2,000
Money on the Premises during Business Hours	£2,000
Money on Premises out of Business Hours not in a locked safe	£ 500
Money in safe at the Premises out of Business Hours	£2,000
Money at the homes of Club Officials	£ 500
Money in gaming machines	£ 250

Assault Cover

Death, Loss of Limb, Loss of Sight	£10,000
Permanent Total Disablement	£10,000
Incurred Medical Expenses	£500
Temporary Total Disablement (Weekly)	£100 Weeks payable 104
Temporary Partial Disablement (Weekly)	£100 Weeks payable 104

All Risks (Specified Items) Section

Geographical Limits

Anywhere in Great Britain Northern Ireland the Channel Islands and the Isle of Man including the Premises for Items 2,3 & 4
In respect of Item 1 the Territorial Limits are extended to include worldwide cover

Excess

Item	Excess
1	£Nil
2	£25 other than Damage by Fire, Lightning or Explosion
3	£Nil other than items permanently left in the open where the excess is £250
4	£25 other than Damage by Fire, Lightning or Explosion

In respect of Item 4 a Single Article Limit of £1,500 applies

Basis of Claims Settlement

Item	Basis of Settlement
1.	Replacement as new
2.& 3.	Replacement as new for items that are less than 2 years old otherwise an indemnity basis applies
4	Replacement as new

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Section Endorsement

When the Basis of Claims Settlement Basis is shown in the Schedule as Indemnity the Basis of Settlement is as follows

Indemnity

The amount payable shall be the value at the time of the Damage or at Our option the cost of reinstatement or replacement of such Property Insured or any part of it

Provided that

If at the time of the Damage the Sum Insured for the item is less than 85% of the value of the item insured Our liability shall be limited to that proportion of the Damage which the Sum Insured bears to the value of the Property Insured

Exclusions

Cricket bags and contents

We will not indemnify you for Damage resulting from breakage in play theft from unlocked vehicles and any item not usually associated with a clubs cricket bag

Netting and poles

We will not indemnify you for Damage to cricket nets left in the open outside the normal cricket playing season

Sight screens

Sight screens must be made secure with padlocks and chains or roping out of the normal season to prevent toppling over and unauthorised movement Damage by Storm is excluded unless these precautions are taken

Groundsmens tools and machinery

Whenever the club grounds or premises are left unattended We will not indemnify you for Theft of tools and machinery unless the following security precautions are adopted

Motorised rollers and tractors

Keys have been removed or the equipment is otherwise immobilised

Rotary Ride on Mowers, Mini Tractors and Quad Bikes

When kept in the open keys must be removed and must be 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). When kept in a secure building keys must be removed and any items valued at or in excess of £10,000 must be 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)

All Other Equipment

All items left in the open to be 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)

Loss of Licence Section

Limit of Indemnity

£50,000

Terrorism Section

Section not operative

Legal Liabilities Section

Section Endorsement

Third Party Property Damage Excess

A £50 excess will apply to all Third Party Property Damage claims when the total claimed is £50 or less Claims in excess of £50 will be paid in full without deduction of the excess

Member to Member Liability Condition

In respect of the Public Liability Sub-Section only We will indemnify at Your request any member of Your club in respect of legal liability to any other member of Your Club arising out of club activities

Third party property damage to vehicles

Irrespective of Liability We will agree to pay up to £250 for Third Party claims relating to damage to motor vehicles providing the vehicle in question is insured on a comprehensive motor insurance Policy This extension of cover will not apply to players officials club members or spectators who park their vehicles on or adjacent to the Cricket ground

Liability for Advice Instruction Tuition and Supervision

Exception 5 of the Public Liability Sub-Section shall not apply to claims for accidental injury to any person or accidental loss of or damage to Property arising from advice instruction tuition or supervision given by Your members and volunteers whilst performing duties solely on Your behalf and not entering a separate contract to provide such advice instruction tuition and supervision for a professional fee.

It is further understood that professional coaches umpires and others acting in a professional capacity for a fee will not be covered by this Extension.

Exclusion of Hazardous Activities.

We will not indemnify You against legal liability in respect of firework and bonfire displays mechanical children's rides bouncy castles shooting or any other hazardous activity not normally associated with a Cricket and or Sports and Social Club

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Territorial Limits including United States of America and Canada for Products Supplied

It is hereby agreed that the Territorial Limits by this Section are re-stated as follows:

Territorial Limits

1. anywhere within Great Britain Northern Ireland the Isle of Man or the Channel Islands other than Offshore
2. elsewhere in the world (other than the United States of America or Canada or Offshore) for temporary visits by non-manual employees and members normally resident in 1. above in connection with the Business undertaken by You
3. elsewhere in the world in respect of any Product Supplied (other than those to Your knowledge sold supplied erected repaired altered treated or installed by You in or for delivery or use in the United States of America or Canada)

Policy Endorsements

The following Endorsement is added to this Policy and should be read in conjunction with the all the other terms conditions and exceptions of the Policy

Policy Information

Part 3 of Policy Information is amended to read as follows:

3. The Proposal Form any Supplementary Information Form and Commercial Property Subsidence Questionnaires that You provided or assisted Your insurance agent to complete about You and Your Business upon which Your insurance quotation is based

The final paragraph of Policy Information is restated as follows

Alterations in the cover required after the issue of the Policy will be confirmed by a separate Endorsement and or amended Schedule which You should file with Your Policy. You should refer to the Schedule and Appendices and Endorsements and the Policy to ascertain precise details of the cover currently in force

Statement of Fact

Whenever Statement of Fact is referred to in the Policy this should be amended to read Proposal Form, Supplementary Information Form and Commercial Property Subsidence Questionnaires