

## Club Protector Package Cover Summary.

*This description of cover is only an outline. If you would like to see a copy of the Policy or require information about any aspect of the insurance please contact Courtprice Ltd on 0121 447 7555.*

**Main Club Policy:** Underwritten by AIG Europe (UK) Limited agents for New Hampshire Insurance Company.

### Excess

All Claims are subject to a standard **£250 Excess**, except as stated below:

**£150** Money, Goods In Transit & Frozen Food.

**£500** excess applies for claims involving ingress of water on flat roofs.

**£1,500** excess applies to claims for Subsidence, land Slip or Heave.

### Section 1 Material Damage ("All Risks"):

1) **Buildings**, including landlord's fixtures and fittings, walls, gates and fences.

2) **Contents**, including, Machinery, Plant and All Other Contents (*Excluding Jewellery, precious stones & metals, furs, curiosities, antiques rare books or works of art*).

3) **Money**: Loss or damage to Money, Safes or Strong Rooms by theft or attempt thereat

#### Standard Policy Limits any one occurrence:

In a locked safe or strong room, in the premises when open for business & attended, whilst in transit	£6,000
In gaming machines	£1,500
In the Premises when closed or unattended and not contained in a locked safe or strong room	£350
In the dwelling of the Insured or of any other persons to whom such money is entrusted	£350
crossed cheques, crossed National Giro payment orders, and other Non-Negotiable instruments	£250,000

**Money In Transit Warranty**, transit outside the Premises is to be accompanied by the following

up to £2,500 1 able bodied adult, between £2,501 and £6,000 2 able bodied adults,

Between £6,001 and £12,500 3 able bodied adults, over £12,500 by a security company approved by the Insurer.

4) **Personal Accident (Assault) Extension:**

Death Loss of one or more Limbs or Eyes Permanent Total Disablement	£10,000
Temporary Total Disablement from your usual occupation for a maximum of 104 weeks	£100 per wk.
Damage to the clothing and personal effects.	£250

5) **Goods In Transit:** Limit **£1,500**

#### Goods in Transit Warranties include:

- Vehicles must be fitted with an Immobiliser / alarm which must be operated whenever the vehicle is left unattended.
- Doors and windows must be securely locked whenever the vehicle is left unattended.
- Overnight security. The vehicle must be secured & either garaged or parked in a locked compound.

6) **Deterioration of Stock in Deep Freezers & Refrigerators:** Covered for up to **£2000**.

### Material Damage Extensions include:

**Rent Payable:** up to 15% of the Contents Sum Insured or £15,000 whichever is the least.

**Loss of Licence/Loss of Registration Extension:** Cover for up to **£100,000**,

Also covers costs incurred in connection with any appeal against refusal to renew a licence

**Keys & Locks up to £500, Metered Water up to £ 2,500, Accidental Damage to Glass, limit £500**

**Seasonal Stock Increase 30%:** during November, December and January.

### Material Damage Warranties include:

#### Minimum Security

All external doors & any internal doors leading to other Premises be protected as follows:

- All timber door frames to be at least 45mm thick & secured by mortice deadlocks conforming to British Standard 3621-1980 Specification for thief resistance locks
- The first closing leaf of double leaf doors to be fitted with bolts top and bottom
- All aluminium framed doors to be fitted with a swing bolt type mortice lock
- All opening sections of external ground floor windows and all other windows accessible from roofs fire escapes or downpipes to be fitted with key operated locks unless alarmed. (Any door or window officially designated as a fire exit by the fire authority is excluded from this condition).

#### Flat Roof Warranty

- Any flat felted roof is inspected every two years and any defect repaired immediately.
- Guttering checked for blockages or defects at inception then at six monthly intervals and any remedial action required implemented immediately.

## Section 2 Business Interruption ("All Risks"):

**Covers: Gross Profit up to £500,000 for an indemnity period of 24 months**

### Extensions to Business Interruption include:

**Loss of Rent Receivable.** Up to 15% of the Buildings sum Insured. **Loss of Book Debts.** Up to £10,000

## Section 3 Employers Liability, Public & Products Liability:

**Employers Liability:** Employers' Liability Limit of Indemnity any one occurrence. £10,000,000

**Public and Products Liability:** Limit of Indemnity any one occurrence £2,000,000

Product Liability - all events happening during any period of Insurance £10,000,000 In Aggregate

Business description – Social Club (excluding sports)

### Extensions to Public and Products Liability Include:

**Member to Member Liability** Up to £50,000 any one occurrence.

## Section 4 Management Protector:

**Employee Dishonesty: Up to £5,000** any one event.

### General Conditions relating to Management Protector:

The accounts are audited. Stock is checked, every six. Months. Cash in hand & petty cash are checked monthly.

Monthly reconciliation on all bank and debtors accounts. Written references are obtained for all new employees.

## Club Legal Expenses Cover: Underwritten by DAS Legal Expenses Insurance Company limited.

**Limit of indemnity** £100,000

Aggregate limit for Employment Disputes Compensation Awards £100,000.

Inner Limit for Inland Revenue Aspect Enquiries £1,000.

### Covers:

Employment Disputes & Awards, Legal Defence, Statutory Licence, Property Protection, Bodily Injury, Contract Disputes, Debt Recovery, Tax Protection, Tenancy Disputes

### Helplines:

Eurolaw – Advice on commercial problems subject to the laws of EU countries; Business assistance – Puts you in contact with repairers; Counselling – Confidential telephone services available to all employees; Tax Advice – Confidential advice over the telephone on UK tax matters

## Group Accident Cover: Underwritten by Groupama Insurance Company Limited'

### Benefits:

**Full time Stewards** (24 Hour cover). Death & Capital £10,000. Temporary Total Disablement £100 Per week.

**Part time employees** (Occupational Accident only) Death & Capital £10,000. Temporary Total Disablement 100% of gross weekly wage, Maximum. £100 Per week.

**Committee Officials** (At the club or on official duty).

Death & Capital £10,000. Temporary Total Disablement 100% of gross weekly wage, Maximum. £100 Per week.

**Members** (while on club premises) Benefits: Death & Capital £2,500, Temporary Total Disablement £25 Per week

### Cover is subject to:

Groupama Policy Wording. 14 day deferment period. Weekly benefits payable for up to 104 weeks.

Full War & Terrorism Exclusion. When a group is travelling together, £50,000 accumulation limit per conveyance.

### There are three standard cover options:

Option 1 Covers up to 1 full time Steward, 6 part time Employees, 12 Committee Officials & 1000 Members.

Option 2 Covers up to 2 full time Stewards, 12 part time Employees, 24 Committee Officials & 2000 Members.

Option 3 Covers up to 3 full time Stewards, 18 part time Employees, 36 Committee Officials & 3000 Members.