

## ExtraCover Insurance for Cricket Clubs

### POLICY Schedule

---

#### Policyholder Name and Address

LONDON MACCABI VALE CC  
Mr J Freedman  
24 The Champions  
BOREHAMWOOD  
Hertfordshire  
WD6 5QD

**Please note that the premium, terms and conditions of your policy have been based on the details you have given us. If there have been any alterations to those details it is important that you tell us about them so that your cover remains operative. If you have any doubts about what you should tell us, please contact your insurance adviser.**

**Policy Number:** 47/SZ/14022037/03

**Certificate Number:** HERT0113/2535

**Account Number:** 47/34340

**Agent:** MARSHALL WOOLDRIDGE LTD

**The Insured:** LONDON MACCABI VALE CC

**Contact:** Mr J Freedman

**Renewal Premium:** £134.63

**Effective Date:** 28/10/2014

**Renewal Date:** 01/03/2015

#### Business Description:

**The Premises:** Rowley Lane, Barnet, EN5 3HW

**The Insured:** LONDON MACCABI VALE CC

**Certificate Number:** HERT0113/2535

**The following covers are Insured:**

Insurance Cover	Sum Insured
Public Liability £5M & Employers Liability £10M	INSURED
Personal Accident - Standard Cover	INSURED
Temporary Total Disablement Weekly Benefit	NOT INSURED
All Risks - Bags, Cups & Trophies	NOT INSURED
All Risks - Non Turf Pitches, Netting & Poles	NOT INSURED
All Risks - Cricket Square	NOT INSURED
Legal Proceedings - Basic Cover	£60,000
Legal Proceedings - Employment Awards	NOT INSURED
Buildings - Category 1	NOT INSURED
Buildings - Category 2	NOT INSURED
General Contents	NOT INSURED
Ground Machinery	NOT INSURED
All Risks - Sightscreens & Cricket Pitch Covers	£3,000
All Risks - Bowling Machinery & Portable Scoreboard	NOT INSURED
Directors & Officers Liability	£100,000

**The Policy limits are shown overleaf**

# Certificate of Employers' Liability Insurance(a)

(Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 1998 (the Regulations), one or more copies of this certificate must be displayed at each place of business at which the policyholder employs persons covered by the policy.)

1. **Policy number** 47/SZ/14022037/03

2. **Name of policyholder** LONDON MACCABI VALE CC

3. **Date of commencement of insurance policy** 28/10/2014

4. **Date of expiry of insurance policy** 01/03/2015

We hereby certify that subject to paragraph 2:-

1. The policy to which this certificate relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, the Isle of Man, the Island of Jersey, the Island of Guernsey and the Island of Alderney (b); and
2. (a) the minimum amount of cover provided by this policy is no less than £5 million (c);  
(b) ~~the cover provided under this policy relates to claims in excess of £~~ but not exceeding £

Signed on behalf of **Allianz Insurance plc**  
Authorised Insurers



Jonathan Dye  
Chief Executive

## Notes

- (a) Where the employer is a company to which regulation 3(2) of the Regulations applies, the certificate shall state in a prominent place, either that the policy covers the holding company and all its subsidiaries, or that the policy covers the holding company and all subsidiaries except any specifically excluded by name, or that the policy covers the holding company and only the named subsidiaries.
- (b) Specify applicable law as provided for in regulation 4(6) of the Regulations.
- (c) See regulation 3 (1) of the Regulations and delete whichever of paragraphs 2(a) or 2(b) does not apply. Where 2(b) is applicable specify the amount of cover provided by the relevant policy.



## Sections of Cover – Only operative if stated on page 2

### Property Damage

Item Description	Cover	Sum Insured
<b>Buildings – Cat 1</b>	All Risks excluding Subsidence	As stated on Page 2
<b>Buildings – Cat 2</b>	All Risks excluding Subsidence	As stated on Page 2
<b>General Contents</b>	All Risks excluding Subsidence	As stated on Page 2
<b>Ground Machinery</b>	All Risks anywhere in the United Kingdom	As stated on Page 2

**Excess: £350**

**Breakage of glass, sanitary ware or wash basins Excess: £50**

**Locks and Keys Excess: £50**

### Included in the General Contents (if operative):

	Cover	Indemnity Period	Sum Insured
<b>Loss of Revenue</b>	All Risks excluding Subsidence and Theft	12 months	4 x General Contents and/or Ground Machinery Sum Insured
<b>Loss of Licence</b> for up to 12 months following forfeiture suspension or withdrawal of alcohol licence			£50,000 (unless stated on Page 2)
<b>Frozen Food</b>			£750
<b>Goods in Transit (own vehicle)</b>			£1,000

**Loss of Money** belonging to the Club up to the following Limits of Liability:

Item Description	Limit of Liability
1. Non-Negotiable Money	£250,000
2. Negotiable Money	
a) In transit	£3,000
b) in the personal custody of the Insured or their authorised employees out of Business Hours	£500
c) in a bank night safe	£3,000
d) within the Premises out of Business Hours not contained in a locked safe or strongroom	£500
e) within the Premises out of Business Hours contained in a locked safe or strongroom	£2,000

### Wines and Spirits or Cigarettes and Tobacco

Damage to Wines and Spirits or Cigarettes and Tobacco is included up to 10% of the Sum Insured for General Contents, subject to a maximum Limit of Liability of £3,000

## All Risks

Item Description	Excess	Territorial Limits	Sum Insured
1. Club Bags, Cups and Trophies, belonging to or the responsibility of The Insured	£50	anywhere in the United Kingdom	As stated on page 2
2. Non-Turf pitches, Netting and Poles	£50	anywhere in the United Kingdom	As stated on page 2
3. Cricket Square – Repairs to wicket and or loss of bar income	£100	at the Premises	As stated on page 2
4. Sightscreens and Cricket Pitch Covers	£100	anywhere in the United Kingdom	As stated on page 2
5. Bowling Machinery and Portable Scoreboards	£100	anywhere in the United Kingdom	As stated on page 2
6. Marine Cargo Containers	£50	at the Premises	As stated on page 2

## Public, Products and Employers' Liability

### Public and Products Liability

Limit of Indemnity: As stated on page 2  
 Excess: Third Party Property Damage £100

### Employers' Liability

Limit of Indemnity: £10,000,000

## Legal Proceedings

Please refer to the Great Lakes Reinsurance (UK) plc Policy wording

### Basic Cover

Item	Limit per Claim	Limit per any one period of insurance
24 hour commercial legal advisory service, Legal Costs in defending actions brought against the Insured in connection with the cricketing activities of the club	as stated on page 2	as stated on page 2

### Employment Awards (operative if stated on page 2)

Item	Limit per Claim
Legal Costs and awards of compensation under employment legislation	as stated on page 2

## Directors and Officers Liability

Please refer to the Chubb Insurance Policy wording

Limit of Indemnity: per claim	as stated on page 2
Limit of Indemnity: per insurance year	as stated on page 2

## Accident Section

**Insured Persons** the members of the club, association, board or league as noted on the Schedule as The Insured

**Operative Time of cover** Whilst an Insured Person is engaged in:

1. any cricket match, practice match, official practice or coaching session organised or attended by the Insured including direct travel thereto or therefrom
2. maintenance and preparation of cricket pitches and playing areas and other property used by the Insured in connection with the Business but excluding
  - a demolition, construction of buildings, work on roofs or at heights exceeding 12 feet above ground level
  - b the use of power driven machinery other than Ground Maintenance Machinery or hand tools
3. the preparation and serving of refreshments on behalf of the Insured
4. the carriage of money belonging to the Club

within the United Kingdom

---

## Personal Accident

### Scale of Compensation

Item Description	Standard Cover		Gold Cover	
	Sum Insured	Sum Insured	Sum Insured	Sum Insured
	Adult Member	Member aged under 16	Adult Member	Member aged under 16
Accidental Death	£25,000	£ 2,500	£35,000	£ 2,500
Loss of Sight	£25,000	£25,000	£35,000	£35,000
Loss of Hearing – both ears	£12,500	£12,500	£25,000	£25,000
Loss of Hearing – one ear	£ 6,250	£ 6,250	£12,500	£12,500
Loss of Limb	£25,000	£25,000	£35,000	£35,000
Loss of Speech	£12,500	£12,500	£25,000	£25,000
Loss of Internal Organ	£ 5,000	£ 5,000	£10,000	£10,000
Permanent Total Disablement	£25,000	£25,000	£25,000	£25,000
Dental/Optical Treatment –cost of repair/replacement of broken/cracked spectacles or dentures	up to £750	up to £750	up to £1,500	up to £1,500
Hospitalisation as an in-patient due to Accidental Bodily Injury covered by this Policy	£25 per day up to a maximum of £500	£25 per day up to a maximum of £500	£50 per day up to a maximum of £1,000	£50 per day up to a maximum of £1,000
Physiotherapy Expenses when a member is unable to play in official matches for the Insured club following accidental bodily injury subject to referral by the member's medical attendant	not applicable	not applicable	up to £500	up to £500
Temporary Total Disablement	Available as Additional cover – see over	Available as Additional cover – see over	£200 per week up to 104 weeks	£20 per week up to 104 weeks

**Personal Accident – Standard Cover - Optional Additional Cover**

**Weekly Benefit (Operative only if stated on page 2)**

Temporary Total Disablement from usual Occupation

The amount payable under Temporary Total Disablement is multiplied by the number of Units purchased

**Amount per Unit:** £10 per week  
**Number of Units:** as stated on page 2

	<b>Adult Member</b>	<b>Member aged under 16</b>
<b>Maximum amount payable</b>	£200 per week	£10 per week

<b>Aircraft Accumulation Limit</b>	<b>£500,000</b>
------------------------------------	-----------------

<b>Event Accumulation Limit</b>	<b>£500,000</b>
---------------------------------	-----------------

<b>Conveyance Accumulation Limit</b>	<b>£500,000</b>
--------------------------------------	-----------------

---