Underwritten by

ecclesiastical

Insurance arranged by

Fidentia
Insurance Brokers Limited

Club Insurance

Our Club insurance policy has been designed to meet the demands and needs of those wishing to insure the risks associated with running a charity, social enterprise or voluntary not-for-profit group - including clubs such as Probus, Bridge and other similar groups.

Summary of Cover

This document provides a summary of the features and benefits of the Club Insurance policy, together with the exclusions, limitations and your obligations.

Full details of all benefits and terms are in the policy document and schedule.

A policy document is available from your broker.

Ecclesiastical's story

We're proudly specialist, totally unique and committed to making a positive impact on society.

Over 135 years of specialist insurance

One of the most trusted insurers in our markets

Broad range of specialism
Faith, charity, heritage, leisure, office professions, education, art and private client and real estate.

A history of caring for our people and customers to deliver best-in-class expertise and guidance

For more information on Ecclesiastical, please click here

www.ecclesiastical.com

Supporting charities and communities

Part of the Benefact Group – charity owned international family of specialist, financial services businesses.

A shared ambition to donate all available profits to good causes.

Learn more

www.benefactgroup.com

Please contact your broker if you would like this summary in large print, braille or audio format; or if you would like to receive future literature in another format.

Contents

The policy is made up of a number of sections of cover. Your quote or renewal documentation will show which sections of cover you have selected.

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Ecclesiastical's support for Club insurance customers

Award winning claims service

www.ecclesiastical.com/claims/award-winning-claims

Specialist risk management guidance

www.ecclesiastical.com/risk-management

Enterprise Risk Management assistance and training

www.ecclesiastical.com/risk-management/enterprise-risk-management

Helplines including business assistance, commercial legal advice and counselling

For further details, please refer to your policy document.

What you need to do

Contents page

Your obligations

- You have a duty to present us with a fair presentation of the risks to be insured and must accurately disclose every material fact or circumstance which you know or ought to know about such risks.
- You must tell us as soon as reasonably possible if any of the details you have told us change.
- You must take reasonable steps to prevent or reduce loss or damage and maintain the property in a good state of repair.
- You must tell us as soon as you become aware of any event which may result in a claim.

Your cover

Please note this summary relates to our standard policy cover.

Please contact your broker if you have any specific needs or requirements, for example if the limits are insufficient to meet your needs.

The following sections are not available under this policy. If you feel you may need any of these covers, please contact your broker.

- Section 2 - Fine art and collections
- Section 8 - Loss of registration/licence
- Section 11 - Hirers' liability
- Section 12 - Professional indemnity
- Section 15 - Fidelity

Section 1 – Property damage

Contents page

Provides 'All risks' cover for buildings and/or contents with the option to insure for subsidence, stock and personal belongings. Your schedule will show which covers are insured. 'All risks' means damage to insured items by any cause not specifically excluded from this section.

Cover features:
- Day one basis of settlement (non-adjustable)
- Index-linking
- Automatic reinstatement of the sum insured

Buildings and contents will be covered up to the sums insured provided by you.

Sums insured must be set at the appropriate values to avoid underinsurance.

The sum insured is the amount for which you insure your buildings, items of contents and stock.

- Buildings: the sum insured should reflect the cost to rebuild including any demolition costs, professional fees, removal of debris and, where applicable, VAT. Note the market value of a property does not reflect the cost of rebuilding the property and should not be used as a guide.
- Contents: where repairs cannot be carried out, it should reflect the cost for replacement as new.
- Stock: the sum insured should be the cost to replace less an allowance for wear and tear if appropriate.

Underinsurance occurs when a sum insured is less than the actual costs of rebuilding buildings or replacing items of contents and stock.

If the sum insured for buildings, contents or stock is underinsured at the time of loss, any payments by us in respect of that claim will be reduced by the proportion of the underinsurance. This is calculated by dividing the sum insured by the actual cost. The amount of the claim is multiplied by the result. Please see the illustrative example below:

$$\frac{\text{£100,000 (policy sum insured)}}{\text{£200,000 (actual value at risk)}} \times \text{£50,000 (claim amount)} = \text{£25,000 (claim payment)}$$

Please refer to your policy document for details of how the following limits apply, e.g. in total for the period of insurance or any one claim. Any sub-limits will also be detailed there.

Extension	Standard limit
Non-invalidation	Included
Other interests	Included
Fees	Included
Removal of debris	Included
Emergency services damage to the grounds	Included
Government and Public Authorities	15% of sum insured
Trace and access	£50,000
Loss of oil, gas or water	Metered water - £10,000 per claim up to £50,000 Loss of oil or gas - £5,000 Accidental discharge of LPG or oil - £5,000 Theft of oil - £5,000 Decontamination of grounds - £25,000
Sale of the building	Included
Raffle prizes and donated goods	£5,000

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Extension	Standard limit
Deterioration of refrigerated stock	£5,000 per unit up to £20,000
Temporary storage	£25,000
Damage to the buildings by theft	Theft of building structure - £10,000 Theft of metal - £5,000 Theft of contents - Included Rainwater damage - £5,000
Lock replacement following loss or theft of keys	£5,000
Clearing of drains	£50,000
Extinguisher and alarm resetting expenses	Included
Loss avoidance measures	£10,000
Property away from the premises	Temporary removal – up to contents sum insured Personal belongings - £250 per item, £500 per person Contents - £1,000 Contents and personal belongings - £5,000
Archaeological costs	£250,000
Green clause	10% of claim, or 10% of sum insured, or £500,000 (whichever is less)
Removal of wasp, bee or hornet nests	£500
Contractors' interest	Included
Minor contract works	£100,000
Seasonal stock increase	Sums insured increased by £10,000
Capital additions	10% of sum insured or £500,000 (whichever is less)
Bequeathed property	Buildings – 10% of buildings sum insured or £250,000 (whichever is less) Other property – £5,000 per item up to £50,000
Subsidence	Optional

Please refer to section 1 in your policy document for full details of the following exclusions.

Section exclusions

1. Gradual causes, depreciation, defective design or workmanship and changes in environment
2. Processing
3. Heat process
4. Fraud and disappearance
5. Boilers
6. Mechanical or electrical breakdown
7. Boilers requiring inspection
8. Atmospheric conditions
9. Water table level
10. Pressure waves
11. Cessation of work and confiscation
12. Self-ignition
13. Specifically insured
14. Consequential loss
15. Collapse or cracking
16. Wind turbines and solar panels cover restriction
17. Unoccupied restrictions
18. Subsidence cover restriction
19. Inflatable structures cover restriction
20. Weather restriction
21. Movable property in the open cover restrictions
22. Theft cover restriction
23. Glass cover restriction

Section 3 – Equipment breakdown

Contents page

Provides cover for the repair or replacement of equipment which breaks down. This includes lifts, central heating, air conditioning, office equipment, computer equipment and retail equipment such as credit card payment systems.

Equipment will be covered up to £5,000,000 in total.
Computer equipment at the premises is further limited to £500,000 for any one accident.

Please refer to your policy document for details of how the following limits apply, e.g. in total for the period of insurance or any one claim. Any sub-limits will also be detailed there.

Extension	Standard limit
Reinstatement of data	£50,000
Computer increased costs of working	£50,000
Business interruption	£100,000
Hazardous substances	£10,000
Expediting expenses	£20,000
Government and Public Authorities	15% of the item's sum insured
Damage to own surrounding property	£1,000,000
Hire of substitute item	£10,000
Storage tanks and loss of contents	£10,000
Debris removal	£25,000
Repair costs investigation	£25,000
Additional access costs	£20,000

Please refer to section 3 in your policy document for full details of the following exclusions and condition.

Section exclusions

1a. Equipment testing
1b. Gradual developing cause
1c. Installing or moving covered equipment
2. Maintenance agreements warranty or guarantee
3. Correction by maintenance

- Cyber (please refer to your policy schedule for full details)

Section condition

- Back-up records

Section 4 – Business interruption

Contents page

Provides insurance cover to protect your business income following a property damage loss.

Cover (one of the following)	Standard cover/Limit
Revenue	You select sum insured
Rent receivable	You select sum insured
Alternative cover Additional cost of working	You select sum insured

Sums insured must be set at the appropriate values to avoid underinsurance.

Sums insured are the amounts of revenue and rent receivable provided by you. They should be an accurate reflection of the indemnity periods selected.

Underinsurance occurs when a sum insured is less than the actual amounts of revenue and rent receivable.

If the sums insured for revenue and/or rent receivable are underinsured at the time of loss, any payments by us in respect of that claim will be reduced by the proportion of the underinsurance. This is calculated by dividing the sum insured by the actual amount. The amount of the claim is multiplied by the result. Please see the illustrative example below:

$$\frac{\text{£500,000 (policy sum insured)}}{\text{£1,000,000 (appropriate amount)}} \times \text{£250,000 (claim amount)} = \text{£125,000 (claim payment)}$$

This will not apply where the sums insured have been set on an estimated basis and instead, any amounts payable will not exceed 133⅓% of the estimated figure.

Selecting an adequate indemnity period

The indemnity period selected must adequately reflect the time required for the business to return to normal operation.

Please refer to your policy document for details of how the following limits apply, e.g. in total for the period of insurance or any one claim. Any sub-limits will also be detailed there.

Extension	Standard limit
Prevention of access – Damage	Included
Utilities	Included
Suppliers' extension	Specified - £100,000 Unspecified - £50,000
Storage sites	Specified - £100,000 Unspecified - £50,000
Customers' extension	Specified - £50,000 Unspecified - £15,000
Failure of supply	£10,000
Failure of telecommunication services	£10,000
Reinstatement of data	£25,000

Contents page

Extension	Standard limit
Computers - Increased cost of working	£25,000
Exhibitions and other venues	£10,000
Book debts	£50,000
Food poisoning, defective sanitation, vermin, murder or suicide	25% of sum insured, or 25% of limit of liability, or £250,000 (whichever is less)
Archaeological digs	10% of sum insured or £500,000 (whichever is less)

Section exclusions

All Property damage exclusions apply (except exclusion 14 -Consequential loss). Please refer to section 1 for full details.

Please refer to section 4 in your policy document for full details of the following conditions.

Section conditions

1. Renewal clause – Declaration-linked basis
2. Premium adjustment clause

Section 5 – Goods in transit

Contents page

Provides cover for damage to insured property whilst in transit anywhere in England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man.

Extension	Limit
Personal effects	£500 per person
Debris removal	Included

Please refer to section 5 in your policy document for full details of the following exclusions.

Section exclusions

1. Inadequate packing
2. Excluded items
3. Excluded causes
4. Open vehicles
5. Deterioration of refrigerated goods
6. Theft restrictions
7. Unexplained shortage or disappearance
8. Scratching, denting or bruising

Section 6 – Money with assault extension

Contents page

Provides cover for loss of money.

Cover	Standard limit
Non-negotiable money (e.g. crossed cheques)	£250,000
Money in the club premises outside meeting hours	£500
Money in members' homes	£500
Any other loss	£750

Please refer to your policy document for details of how the following limits apply, e.g. in total for the period of insurance or any one claim. Any sub-limits will also be detailed there.

Extension	Standard limit
Damage to safes	Included
Damage to clothing and personal effects	Included
Dishonesty of employee	£2,000 per person up to £5,000
Fraudulent use of credit and debit cards	£1,000 per card
Identity theft	£1,000
Fundraising events	Selected limits doubled
Optional Assault extension – Hospital benefit and Medical expenses	Various benefit levels available Medical expenses – £500 Hospital benefit – £20 a day up to £200

Please refer to section 6 in your policy document for full details of the following exclusions and conditions.

Section exclusions

1. Deception
2. Professional carrier
3. Transit by unregistered post
4. Unattended vehicle
5. Vending or gaming machines
6. Errors or unexplained shortage
7. Unattended and unlocked rooms
8. Credit and debit card sales vouchers

Optional Assault extension exclusions

1. Needless peril
2. Age limits

Section conditions

1. Safe keys
2. Cash escort

Optional Assault extension conditions

1. Later accident
2. Benefit payments
3. Same accident
4. Discharge of liability
5. Compensation and periodic payments

Section 7 – Personal accident

Contents page

Provides compensation to the insured in the event of accidental bodily injury to an insured person, causing temporary or permanent disablement or death either:

Cover A - occurring anytime within a 24-hour period; or

Cover B - arising out of and in the course of their employment only.

A range of benefits are available. The maximum amount we will pay in respect of all benefits for all insured persons involved in the same accident shall not exceed £2,500,000.

Extension	Standard limit
Hospital benefit and Medical expenses	Medical expenses - £2,500 Hospital benefit - £20 a day up to £200
Clothing and personal effects	£500 per person
Disappearance	Included
Exposure	Included

Optional extension	Standard limit
Permanent partial disablement	A range of benefits are available

Please refer to section 7 in your policy document for full details of the following exclusions and conditions.

Section exclusions

1 a. Suicide, psychiatric conditions, pregnancy, childbirth, intoxication and the influence of drugs
1 b. Pre-existing health problems
1 c. Needless peril
1 d. Excluded activities
2. Age limits
3. Terrorism
4. Travel against advice

Section conditions

1. Later accident
2. Benefit payments
3. Same accident
4. Discharge of liability
5. Compensation and periodic payments
6. Permanent partial disablement limit

Section 9 - Liabilities

Contents page

Employers' liability

Provides indemnity for your legal liability to pay damages to your employees and volunteers following injury in the workplace.

The standard limit is £10,000,000 (£5,000,000 if terrorism related) for any one event.

Extension	Standard limit
Unsatisfied court judgements	Included

Please refer to section 9, cover 1 in your policy document for full details of the following exclusion.

Employers' liability exclusion

- Road traffic legislation

Public & products liability

Provides indemnity for your legal liability to pay damages to third parties (not employees) for injury or damage to their property.

The standard limit is £5,000,000.

For claims arising from your activities, the standard limit applies to any one event. For products you supply, or for claims arising from pollution or contamination, the standard limit applies to any one period of insurance.

Extension	Standard limit
Cross liabilities	Included
Contingent motor liability	Included
Data protection	Damages – £1,000,000 any one period of insurance Costs – £100,000 any one period of insurance
Defective Premises Act	Included
Personal liability – residents and resident staff	Up to limit of indemnity or £5,000,000 (whichever is less) any one event
Overseas personal liability	Up to limit of indemnity or £5,000,000 (whichever is less) any one event
Additional clean-up costs	£1,000,000 any one period of insurance

Contents page

Please refer to section 9, cover 2 in your policy document for full details of the following exclusions.

Public & products liability exclusions

1. Professional services
2. Injury to employees
3. Property in your custody restriction
4. Vehicles and crafts restriction
5. Pollution or contamination restriction
6. Advice
7. Product defects and recall
8. Contractual liability
9. Fines or penalties
10. Premises in and Products exported to North America
11. Products incorporated in craft, vehicles and plant
12. Overseas work restriction
13. Asbestos restriction
14. Fear of asbestos
15. Contract clauses
16. Terrorism restriction

Liabilities section extensions and exclusion

Extension	Standard limit
Compensation for court attendance	Directors/trustees/partners - £500 per day Employees - £250 per day
Corporate manslaughter defence costs	£5,000,000 any one period of insurance
Prosecution defence costs	£500,000 any one claim

Please refer to your policy schedule for full details of the following exclusion.

Liabilities section exclusion

- Cyber

Section 10 – Reputational risks

Contents page

Provides cover for the following.

Cover	Standard limit
Libel and slander (by you)	£250,000 any one period of insurance
PR Crisis Communication	£25,000 any one period of insurance
Death of Patron	£25,000 any one period of insurance

Please refer to section 10 in your policy document for full details of the following exclusions.

Section exclusions

a. Other insurance
b. Liability assumed by agreement
c. Circumstances known to you
d. Criminal, intentional or malicious acts
e. Libel or slander arising from ill will
f. Fines or penalties
g. Intentional directed libel or slander
h. Legal jurisdiction
i. Goods or products

Section 13 – Trustees' and management liability

Contents page

Provides cover for claims made against trustees or your organisation, for wrongful acts committed while managing the organisation. Trustees include directors, shadow directors, officers or members of the management committee.

Cover is arranged on a 'claims made' basis which means it covers claims made against you and notified to us during the period of insurance.

Please refer to your policy document for details of the limits that apply. Any sub-limits will also be detailed there. All limits are any one period of insurance.

Extension	Standard limit
Extended reporting period	Included
Retired trustees	Included
Outside boards	Included
Emergency costs and expenses	10% of the limit of indemnity

Please refer to section 13 in your policy document for full details of the following exclusions and conditions.

Section exclusions

a. Prior and pending
b. Other insurance
c. Best interests
d. Fraud and malicious acts
e. Fines or penalties
f. Legal jurisdiction
g. Property damage, Intellectual property rights and Professional service
h. Pollution and asbestos
i. Cyber
j. Failure to insure
k. Personal guarantee or agreement
l. Pension
m. Takeover or merger
n. Breach of contract or trading losses
o. Injury
p. Products
q. Employment dispute
r. Terrorism

Section conditions

a. Notification of claims
b. Conduct and settlement of claims
c. Personal cover
d. Notices

Section 14 - Legal expenses

Contents page

To ensure an expert service, the cover under this section has been arranged through ARAG Legal Expenses Insurance Company Ltd (ARAG). We are responsible for paying any claims under this section, but ARAG manage all claim matters and correspondence on our behalf.

Provides access to telephone legal advice and legal expenses cover for a range of legal issues. Cover is provided up to £250,000 for legal costs and expenses and employment compensation awards (the compensation award is further limited to a £1,000,000 limit in total for all such awards in the period of insurance).

In all civil cases, apart from those arising under your cover for 'Employment disputes and compensation awards' and 'Legal defence', cover is subject to a "reasonable prospects of success" clause. Reasonable prospects is a 51% or greater chance of success, as assessed by a law firm or tax expert chosen by ARAG.

In certain circumstances (with ARAG's prior agreement) you may appoint your own legal representative when legal proceedings start or if there is a conflict of interest, who will be subject to ARAG's standard terms of appointment. This includes an hourly rate not exceeding £100 per hour. Any costs that fall outside the standard terms will not be paid by us.

Cover is provided for the following legal issues:
Employment disputes and compensation awards
Legal defence
Statutory licence appeal
Contract disputes
Debt recovery
Property protection and personal injury
Tax protection

Please refer to section 14 in your policy document for full details of the following exclusions and conditions.

Section exclusions

1. Costs ARAG have not agreed
2. Court awards and fines
3. Intellectual property rights
4. Franchise or agency agreements
5. Deliberate acts
6. A dispute with us or ARAG
7. Shareholding or partnership disputes
8. Judicial review, coroner's inquest or fatal accident inquiry
9. Legal action ARAG have not agreed
10. Bankruptcy
11. Libel and slander
12. Litigant in person

Section conditions

1. Your representation
2. Your responsibilities
3. Offers to settle a claim
4. Assessing and recovering costs
5. Cancelling an appointed representative's appointment
6. Withdrawing cover
7. Expert opinion
8. Arbitration
9. Keeping to the policy terms
10. Equivalent laws

Section 16 - Terrorism

Contents page

Provides cover for damage to your property and, if you choose, resultant loss of income that is insured under other sections of this policy following an Act of Terrorism.

Cover applies in England, Wales and Scotland but not the territorial seas adjacent as defined by the Territorial Sea Act 1987. Cover is provided up to the relevant sum insured under the Property damage or Business interruption section.

Optional cover

- Non-damage Business interruption

Please refer to section 16 in your policy document for full details of the following exclusions and condition.

Section exclusions

- Riot, civil commotion or war
- Computer virus, hacking or phishing

Section condition

- Burden of proof

Contents page

General exclusions

The following exclusions apply to the policy (please refer to the individual sections of cover regarding exclusions/limitations that apply to each section).

Please refer to your policy document and policy schedule for full details of the following exclusions.

- Excess
- Other insurances
- Radioactive contamination
- War risks
- Terrorism
- Date recognition
- Pollution or contamination
- Cyber (Property)
- Infectious or communicable disease

General conditions

The following conditions apply to the policy (please refer to the individual sections of cover regarding conditions/limitations that apply to each section).

Please refer to your policy document for full details of the following conditions.

- Policy voidable
- Reasonable care
- Alteration of risk
- Multiple insurances
- Fraudulent claims
- Unoccupied buildings
- Security
- Fire extinguishing appliances
- Fire alarm installations
- Intruder alarms
- Arbitration
- Cancellation
- Sanctions
- Assignment
- Law applicable
- Rights of third parties

Important questions answered

Contents page

Who is the policy underwritten by?

Ecclesiastical Insurance Office plc. The legal expenses section is arranged through ARAG Legal Expenses Insurance Company Ltd (ARAG).

How long will the policy run for?

Generally 12 months from the start date shown on your policy schedule.

What are the payment options?

Please contact your broker to discuss the payment options available.

Where am I covered?

In England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man or elsewhere as agreed and shown in your policy schedule and policy document.

How can the policy be cancelled?

- We have the right to cancel your policy by sending seven days' notice and a refund of the proportionate premium for the unexpired cover will be given.
- You may request to cancel the policy at any time. There is no refund of premium if you do.

There are certain circumstances, for example in the Alteration of risk, Policy voidable, Fraudulent claims and Sanctions conditions, where this may vary.

What happens at renewal?

Your broker will send notice that your policy is approaching renewal before it is due. Your requirements may change over time, therefore please contact your broker if you wish to discuss your needs or any additional insurance requirements.

This policy is arranged by:

Fidentia Insurance Brokers Limited, authorised and regulated by the Financial Conduct Authority.

- Registered in England No. 08620374
- Registered Office: Lloyds Avenue House, 6 Lloyds Avenue, London EC3N 3AX
- Tel: 020 3150 0080

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How do I make a claim?

New claims can be reported **24 hours a day, 7 days a week**.

For enquiries about existing claims, services are available from **Monday to Friday 8am to 6pm**.

For claims (other than Legal expenses) call

0345 603 8381

For Legal expenses claims call:

ARAG Legal Expenses Insurance Company Limited

0345 268 9124

Full details of our claims conditions can be found in the policy documentation.

How do I make a complaint?

If you are unhappy with our products or service, please let us know as soon as possible.

For all complaints (other than Legal expenses complaints) you can contact:

Fidentia Insurance Brokers Limited

020 3150 0080

info@fidentiains.com

Or

Ecclesiastical Insurance Office plc (EIO)

0345 777 3322

complaints@ecclesiastical.com

For Legal expenses complaints

You can contact ARAG on:

0344 893 9013

Or email ARAG at:

customerrelations@arag.co.uk

Full details of the complaints procedures can be found in the policy document.

What happens if Ecclesiastical can't meet their obligations?

Ecclesiastical Insurance Office plc contribute to the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the FSCS if Ecclesiastical Insurance Office plc is unable to meet its obligations.

Further information about the compensation scheme is available at:

www.fscs.org.uk

You can contact the FSCS by email at:

enquiries@fscs.org.uk

Or you can call:

0800 678 1100 **(+44 207 741 4100 from abroad)**

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