

Club Insurance

Standard Cover Includes

Loss of or Damage to Property

- All risks including subsidence
- Automatic 25% uplift on all buildings and contents
- Automatic Free Reinstatement
- Non-forcible and violent theft cover
- Cups, Trophies, Pictures, Club Shields, Medals, Memorabilia anywhere in UK
- Wines, Spirits and Tobacco
- Damage to outdoor sports surfaces
- Damage to indoor courts
- Damage to landscape gardens by emergency services £10,000
- Non-Negotiable Money £250,000
- Negotiable Money at the Premises £500 (closed for business not in safe)
- Negotiable Money at the Premises £5,000 (business hours under active control of insured)
- Negotiable Money at the Premises £500 (in gaming machines)
- Negotiable Money at private residence £500
- Loss or damage to safe or franking machines £25,000
- Cover for stock and money is increased by 50% over Bank Holiday periods
- Theft of or damage to garden furniture in the open including netting, posts, surrounding fences and floodlights £25,000
- Personal effects of employees £10,000 (£1,000 any one person)
- Members and visitors effects £10,000 (£500 any one person) including members anywhere in the UK whilst representing the club
- Theft of Machinery in Open
- Machinery Hire Charges following damage

- Property in Transit £5,000
- Members and visitors Motor Vehicles whilst on the premises £10,000
- Loss of metered water £5,000
- Frost Damage to pipes and heating appliances
- Chilled/Refrigerated stock
- Replacement of keys £1,000

Business Interruption

- Automatic inflation protection (Declaration-linking)
- Outbreak of human infectious &/or contagious disease within 25 miles of your premises
- Failure of Public Utilities £25,000
- Denial of access and Loss of Attraction
- Cancellation and Abandonment
- Pollution of beaches & waterways within 10 miles of your premises £25,000
- Book Debts standard Limit any one occurrence £100,000

Loss of Licence

- Maximum period 12 months £100,000

Liability Insurance

- Employers Liability Cover £10,000,000
- Public/Products Liability Cover £ 2,000,000
- Personal Liability £ 2,000,000
- Including Member to Member liability

Legal Expenses

- Aggregate limit in policy period £500,000
- On Line Business Assistance and a Full range of helplines and automatically included

Optional Covers Which Can Be Added To The Policy

Personal Accident/Assault/Travel

- Assault cover automatically included for principals or employees whilst engaged on official business
- 24 Hour Cover available for Proprietor/Manager whilst on official business £20,000 & £200/ week
- Available for Employees £10,000 & £100/ week

Directors & Officers Liability

- Protects the Club and individual Officers against financial loss from legal actions or investigations

Engineering Insurance & Inspection

- Covers key items of plant and machinery sudden and unforeseen damage and inspection. Computer breakdown cover also available

Employee Dishonesty

- Provides cover for theft of money or contents by an employee

This summary of cover is intended to outline some of the important covers provided under the standard ClubMaster policy, which can be adapted to cater for your individual needs. A full policy wording is available upon request detailing full the policy conditions and exclusions.

HSBC Insurance Brokers Limited

General Corporate & Commercial Risks Division
 Rockwood House, 9-17 Perrymount Road, Haywards Heath, West Sussex, RH16 3DU
 Tel: 01444-458144 Fax: 01444-450496

Registered in England number 149013

Registered Office: 8 Canada Square, London, E14 5HQ

Lloyd's Broker. Authorised and regulated by the Financial Services Authority. FSA firm reference number 310240