

CLUBS



The “Club” policy has been designed to provide a flexible, comprehensive package for all bowls and racquet sports clubs with their own premises.

Underwritten by Allianz Insurance Plc, premiums are calculated

on the unique features of your club and the covers you require - not “one size fits all”.

Guided by our team of specialists, you can also build the cover to exactly meet the needs of your club. That way, you don’t pay any more than you need to.

Covers offered include:

POLICY SECTION	WHAT IT COVERS
PROPERTY DAMAGE	Physical damage (including theft where appropriate) to buildings, playing surfaces, irrigation systems, floodlights, cups and trophies, stock, other equipment and fixtures/fittings. Cover is extended to include frozen or chilled foods following breakdown of fridges, freezers etc
BUSINESS INTERRUPTION AND LOSS OF LICENCE	Loss of revenue and book debts following damage or theft. Cover is extended to include loss of revenue following withdrawal of a premises entertainment and liquor licence by the authorities
MONEY / ASSAULT	Loss of cash from the premises including from vending machines
EMPLOYERS’ LIABILITY	Your legal liability for injury to employees and/or volunteers including defence costs available upon request
PROPERTY DAMAGE PUBLIC AND PRODUCTS LIABILITY OR CIVIL LIABILITY	Your legal liability to third parties, e.g. spectators, for injury or damage to their property, bodily injury, illness or disease. Cover includes member to member liability and can also be extended to a full Civil Liability cover including: <ul style="list-style-type: none">• Professional Indemnity: errors or omissions in advice given or first aid treatment• Officers and Officials: their personal liability where acting in an official capacity• Defamation: libel and slander arising from club publications or statements
DIRECTORS AND OFFICERS LIABILITY	The legal liability of committee members for breach of a statutory or fiduciary duty
LEGAL EXPENSES	Legal costs incurred in the pursuit of your legal rights in a dispute relating to Property Damage and the defence of your legal rights in a dispute relating to Criminal Prosecutions, Business Licences and Taxation, VAT and PAYE (appeals cover only)
THEFT BY CLUB OFFICIAL	Loss of money or goods following an act of fraud or dishonesty
ACCIDENT	Injuries to staff, officials and members as you require

To find out more about Club and to obtain a quotation, call The Bowls and Racquet Team on 0845 688 9088 or e-mail: gemma.smith@swib.co.uk.

For full details of policy cover, terms, limits and exceptions refer to the policy document, a copy of which is available on request.

Sutton Winson Ltd is authorised and regulated by the Financial Services Authority no. 310883.