

# WANDERERS

Our "Wanderers" policy has been specifically designed to provide a streamlined package for all bowls and racquets sports clubs that do not have their own premises.

Underwritten by Allianz Insurance Plc, premiums are calculated on a straightforward low-cost basis.

The Wanderers policy provides all of the core protection you need on a flexible basis enabling you to build the level of cover you require. If wider covers are needed you can purchase our "Club" policy and our team of specialists are on hand to advise you.

## Covers offered include:

POLICY SECTION	WHAT IT COVERS
PROPERTY DAMAGE	All Risks cover for equipment anywhere in the UK
PUBLIC AND PRODUCTS LIABILITY OR CIVIL LIABILITY	Your legal liability to third parties, e.g. spectators, for injury or damage to their property. Cover includes member to member liability and can also be extended to a full Civil Liability cover including: <ul style="list-style-type: none"><li>• <b>Professional Indemnity:</b> errors or omissions in advice given or first aid treatment</li><li>• <b>Officers and Officials:</b> their personal liability where acting in an official capacity</li><li>• <b>Defamation:</b> libel and slander arising from club publications or statements</li></ul>
EMPLOYERS' LIABILITY	Your legal liability for injury to employees and/or volunteers including defence costs available upon request

For full details of these arrangements and our insurance policies call the Bowls & Racquet Team on 0845 688 9088 or e-mail: [gemma.smith@swib.co.uk](mailto: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.



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INSURANCE AND RISK MANAGERS