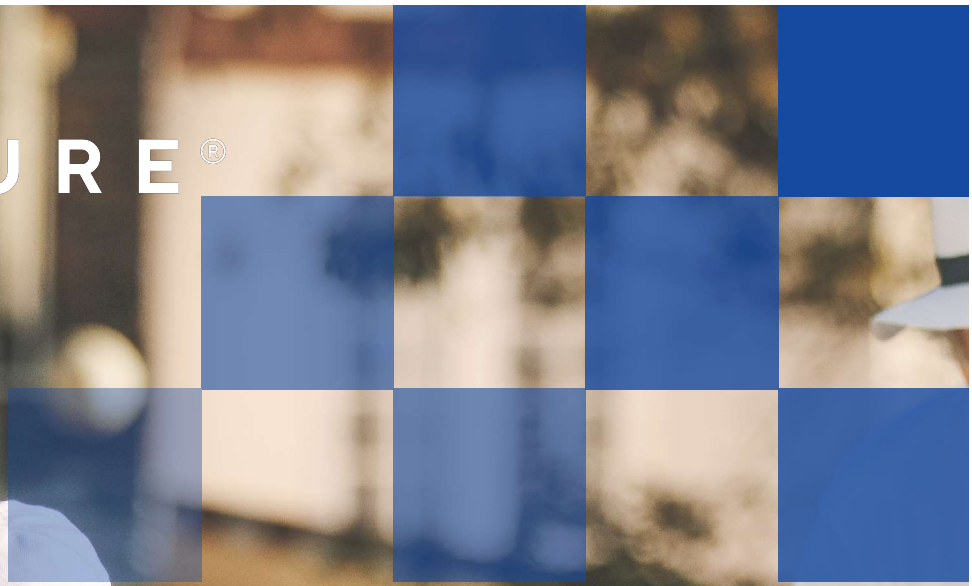




ACRISURE®



Bowls England Insurance
Expert advice, shaped around you

About Bowls England Insurance

Introduction

When things happen that are out of your control, it's important to have the right insurance in place protecting you, your affiliated Club, County, Associated Member or Group and your members from the unexpected.

Bowls England has entrusted us to provide Civil Liability, Employers' Liability and Directors & Officers Insurance to its members.

This policy, amongst other benefits, includes

- Wider protection than a standard Public Liability policy
- Directors and Officers Liability, including Trustees
- No additional hidden fees
- Low cost premium of £96.50, which includes an administration fee of £20 and Insurance Premium Tax at 12%.

What is civil liability insurance and how does it protect your Club, County, Associated Member or Group and your members

The cover is designed for affiliated Clubs, Counties, Associate Members and Groups of Bowls England and governed by Bowls England rules and regulations. If you're a Bowls England member (i.e. player, coach, official, volunteer or

casual helper) you have a responsibility to ensure your actions do not cause injury or financial loss to others or damage to property. If you do and negligence is proven, you could become legally liable to pay compensation.

This policy could cover all manner of costs, including, damages claimed, legal fees and other costs associated with defending a liability case.

Authorised activities

Activities authorised and regulated by Bowls England include Club, County, Associated Member or Group events, practice, play, competitions, indoor training and matches, social, fundraising and administrative activities.

It also covers a Club, County, Associated Member or Group which borrows, rents or leases premises (usually from the local authority) for sporting or social purposes and is legally liable for any property damage.

Get in touch

To ensure your Club, County, Associated Member or Group is covered and for expert advice, contact

T 0330 008 5876

E sports@acriusure.com



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Cover Features

Civil Liability

Accidental bodily injury and or property damage to third parties arising out of your insured activities.

Products Liability (included within Civil Liability)

Accidental bodily injury and or property damage to third parties arising out of any goods sold or supplied by you.

Advice

Protects third parties against injury, loss, or damage as a result of negligent advice, tuition or coaching.

Directors, Officers & Trustees

Protects Directors, Officers and committee members against claims arising from their decisions and actions taken while managing the Club, County, Associated Member or Group.

Libel and slander

Protection against claims related to communications such as newsletters, brochures, and websites.

Employers' Liability

If you have members conducting employment duties on behalf of the Club, County, Associated Member or Group the term 'employee' also includes volunteers and casual helpers. This provides compensation for injuries or illness caused to your 'employee' because of your Club, County, Associated Member or Group's negligence.

Financial Loss

Covers the pure financial loss, where no injury nor property loss is sustained but where your Organisation is still held to be legally liable.

Cover Features continued ...

Main exclusions

- The ownership, possession, or use of a mechanically propelled vehicle
- Product guarantee or recall repair, or replacement.
- Damage to any computer data.
- Medical malpractice (except for first aid delivered in an emergency).
- Deliberate, dishonest or foreseeable acts.
- Pension Trustees Liability.
- Actions arising from activities in USA Canada other than official Club, County, Bowls England teams.
- Incidents prior to the retroactive date as noted within your Policy Schedule.

For full details of what is and isn't covered, please see the full Policy Wording.

Indemnity limits

- Civil Liability is £5,000,000 for any one occurrence.
- Employers' Liability Indemnity limit is £10,000,000.
- Directors and Officers is £250,000.

However, an aggregate limit applies when claiming under the Product Liability, Directors & Officers, and Pollution sections of the policy.

Optional indemnity limits

We can provide an increased Civil Liability Indemnity limit of £10,000,000 for £30.30 (Inclusive of Insurance Premium Tax). For example, if required in your lease agreement with your local authority.

We can provide an increased Directors & Officers Indemnity limit of £500,000 for £10.00 (Inclusive of Insurance Premium Tax) or £1,000,000 for £20.00 (Inclusive of Insurance Premium Tax).

Other features

- No age limits
- The policy runs from 1st April to 31st March. If cover is taken out after 1st April the full annual premium is payable and it will run up to 31st March.
- Indemnity is only provided to members who are UK residents
- To be able to claim, Civil Liability cover has to be in place when the claim is noticed rather than when the incident occurred.

Visit our website

For further details and to view the full Policy Wording, Bowls England Insurance Overview and FAQs, please visit:

www.suttonwinson.com/bowls-england-renewal



ACRISURE®

Specialist Club insurance

We're one of the UK's leading Insurance Brokers and have been supporting the bowls community with insurance provision, sponsorship, and targeted donations for over 40 years.

Our personal service, understanding of the bowling community and attention to detail, are the main reasons why so many Clubs, Counties, Associated Members or Groups stay with us, year after year.

Together with insurer Allianz, we're able to provide a tailored insurance product that can include buildings, playing surfaces (including accidental damage), floodlights, contents, bowls equipment, members and guests personal effects, cups and trophies (including while at members' homes), Club interruption and personal accident.

Preferential rates are available for Clubs, Counties, Associated Members or Groups that hold Bowls England Civil and Employers' Liability cover.

Contact our Team

For more information, please contact a member of the team on:

T: 0330 008 5876

E: sports@acrisure.com



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