



Combined Policy Summary

This is a summary of the policy and does not contain the full terms and conditions of the cover, which can be found in the policy document. It is important that you read the policy document carefully when you receive it.

Name of the insurer

The insurer of the policy is Aviva Insurance Ltd.

Type of insurance and cover

This policy provides a comprehensive range of optional covers, specifically tailored to meet the needs of the cricket club. Employers Liability is automatically added when the Public Liability section is selected.

Key covers, features and exceptions

This summary provides an overview of the key covers, features and exceptions available within the policy. If you have selected any of these covers they will be itemised in your schedule and full cover details will be set out in your policy document.

Cover, features and benefits	Exceptions and limitations
<p>Property Damage (optional cover)</p> <p>The standard cover for your buildings, machinery and contents is Specified Contingencies & All Risks.</p> <p>Business All Risks cover, including whilst away from your premises, is available for Specific Cricket items, namely:</p> <ul style="list-style-type: none"> • Cups, Trophies, Club Bag Contents • Netting, Poles, Sightscreens & Covers • Electronic Scoreboard, Bowling Machine, other Machinery or miscellaneous items in the open • Turf & Non-Turf Pitches <p>Specified Contingencies - includes loss or damage from specific causes – fire, lightning, explosion, earthquake, aircraft, riot, civil commotion, strikes, locked-out workers, persons taking part in labour disturbances, malicious persons, storm, flood, escape of water from any tank apparatus or pipe, falling trees or radio/TV aerials, impact, leakage of fuel, theft or attempted theft, leakage of bulk supplied beverages.</p> <p>All Risks – includes all of the above plus accidental damage.</p> <p>The cover extends to include:</p> <ul style="list-style-type: none"> • Temporary removal of contents anywhere in the UK up to 10% of the sum insured • Seasonal increase of 25% for stock • Paintings or other works of art up to £2,500 • Glass <p>Buildings and/or Tenants' improvements is an option cover.</p> <p>Cover can be extended to include Terrorism and/or Subsidence, ground heave and landslip.</p>	<p>Please refer to the Asset Protection - Property Damage Section of the policy booklet</p> <ul style="list-style-type: none"> • Wear and tear, gradual deterioration, faulty or defective design, materials or workmanship • Mechanical or electrical breakdown or derangement • Unexplained losses, fraud or dishonesty • Theft or attempted theft by any person lawfully in the premises, where you or your partners, directors, employees or household members are involved or from any building not capable of being locked • Theft or attempted theft not involving entry or exit from buildings by forcible or violent means • Damage due to escape of water from tanks and pipes, malicious persons (other than fire and explosion) in respect of buildings which are unoccupied • Damage to moveable property in the open by theft, wind, rain, hail, sleet, snow, flood, dust • Changes in the water table and frost damage • Any excess as stated in the schedule or policy.

<p style="text-align: center;">Cover, features and benefits</p>	<p style="text-align: center;">Exceptions and limitations</p>
<p>Goods in Transit (optional cover)</p> <p>Cover for your goods in transit, over land or sea, anywhere in Great Britain, the Channel Islands and the Isle of Man</p> <p>Cover includes:</p> <ul style="list-style-type: none"> • Your or your driver's personal belongings up to £500 • Losses to sheets, ropes and packing materials • Loading and unloading • Whilst temporarily stored during transit 	<p>Please refer to the Asset Protection - Goods in Transit section of the policy booklet</p> <ul style="list-style-type: none"> • Losses caused by defective or inadequate packing, insulation and labelling • Theft, or attempted theft, from an unattended vehicle unless certain guidelines regarding security are followed • Losses caused by vermin, wear, tear, gradual deterioration or contamination • Any excess as stated in the schedule or policy.
<p>Money and Assault (optional cover)</p> <p>Age limit 16 to 75 years of age</p> <p>Loss of money belonging to your business:</p> <ul style="list-style-type: none"> • From your premises • Whilst in transit or in a bank night safe • From your home or employees home • From a locked safe • From gaming machines. • From collection boxes or tins <p>Bodily injury to you or your employees as a result of assault or attempted assault whilst carrying money belonging to your business. Maximum payable £10,000. Medical and dental expenses up to £500</p>	<p>Please refer to the Asset Protection - Money & Assault section of the policy booklet</p> <ul style="list-style-type: none"> • Shortage due to clerical or accountancy errors • Loss due to the fraud or dishonesty of any employees not discovered within seven working days • Loss from unattended vehicles • Losses arising outside the Great Britain, Northern Ireland, the Channel Islands or the Isle of Man • Any excess as stated in the schedule or policy.
<p>Glass (optional cover)</p> <p>Provides cover for the breakage of all external and internal glass at your premises, including sanitary fittings</p> <p>Cover includes:</p> <ul style="list-style-type: none"> • Costs incurred in boarding up damaged glass • Contents of display windows • Damage to window or door frames • Cost of replacing alarm foil, lettering, painting or other ornamental work on glass 	<p>Please refer to the Asset Protection - Glass section of the policy booklet</p> <ul style="list-style-type: none"> • Breakage of glass in light fittings, signs, vehicles, vending machines or stock and materials in trade or goods in trust • Damage caused by scratching, gradual deterioration, wear, tear, change in colour or finish • Any excess as stated in the schedule or policy
<p>Frozen Food (optional cover)</p> <p>Deterioration of foods following the breakdown of refrigeration units or accidental failure of the public electricity supply, with no limit of age on units</p>	<p>Please refer to the Asset Protection - Frozen Foods section of the policy booklet</p> <ul style="list-style-type: none"> • Wear and tear, deterioration, or gradually developing flaws or defects in the unit • Failure to correctly set the temperature • Any excess as stated in the schedule or policy

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<p>Business Interruption (optional cover)</p> <p>Interruption to your business following an insured loss under the Property Damage section, which results in reduced income and increased running costs.</p> <p>Cover includes:</p> <ul style="list-style-type: none"> • Notifiable disease, infestation or defective sanitation at the premises • Infectious disease outbreak within 10 miles of the premises resulting in cancellation of bookings for accommodation • Damage to property in the vicinity of the premises which hinders or prevents access to the premises • Damage at your suppliers premises • Accidental failure of telecommunications at the premises lasting at least 24 hours • Accidental failure of public supplies of electricity, gas or water lasting at least 30 minutes. <p>Cover can be extended to include terrorism cover.</p>	<p>Please refer to the Revenue Protection - Business Interruption section of the policy booklet</p> <ul style="list-style-type: none"> • Losses excluded under the Property Damage section • If your business is wound up or carried on by a liquidator or receiver or is permanently discontinued • Any excess as stated in the schedule or policy.
<p>Loss of Licence (optional cover)</p> <p>The reduction in value of your interest in the premises or in the business as a result of non-renewal or withdrawal of your licence from causes beyond your control.</p>	<p>Please refer to the Revenue Protection - Loss of Licence section of the policy booklet</p> <ul style="list-style-type: none"> • Arising out of any town or country planning, improvement or redevelopment • Compulsory purchase or surrender • Reduction or redistribution of licences • A change in the law • Any excess as stated in the schedule or policy.
<p>Employers' Liability (automatically added with Public & Products Liability)</p> <p>Protection against your legal liabilities for bodily injury to your employees up to a limit of indemnity of £10,000,000 including costs and expenses.</p> <p>Cover includes:</p> <ul style="list-style-type: none"> • Legal costs and expenses in defending prosecutions under all relevant health and safety legislation • Worldwide cover for employees normally resident in the UK who are temporarily working overseas. 	<p>Please refer to the Legal Liabilities - Employers Liability section of the policy booklet</p> <ul style="list-style-type: none"> • Cover for acts of terrorism is limited to £5,000,000 per event • Liability in respect of liquidated damages, penalty clauses and fines. • Work in or on or travel to or from any offshore installation or support vessel • Bodily injury to an Employee whilst in or upon a vehicle
<p>Public and Products Liability (optional cover)</p> <p>Protection against your legal liability for bodily injury to third parties and damage to their property, including obstruction, trespass, nuisance, interference, wrongful arrest and eviction, up to a limit of indemnity of £2,000,000*, including costs and expenses.</p> <p>*this limit can be increased upto £5,000,000 at extra cost</p>	<p>Please refer to Legal Liabilities - Public and Products section of the policy booklet</p> <ul style="list-style-type: none"> • Cover for acts of terrorism is limited to £2,000,000 for any one event • Loss or damage to property in your custody of control or to products supplied • Gradual pollution or contamination • Work in or on or travel to or from or within products supplied to any offshore installation or support vessel • Liquidated damages, penalty clauses, fines or punitive damages

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<p>Cover includes:</p> <ul style="list-style-type: none"> • Contingent motor third party liability arising out of the use of vehicles not owned by you within the UK • Employees' and visitors' personal effects • Personal liability of employees and directors whilst they are overseas on your business • Member to Member liability for own Team • Liability for loss of or damage to premises hired or rented to you for the purpose of your business. • Property damage or injury sustained following wrongful advice or actions • Directors whilst they are overseas on your business • Liability for loss of or damage to premises hired or rented to you for the purpose of your business. 	<ul style="list-style-type: none"> • Liability for guests property deposited with you for safe keeping unless valuables and money are kept in a safe or strong room • Exposure to, inhalation of, fears of the consequences of exposure to/inhalation of, costs incurred in repairing, removing, replacing, recalling, rectifying, reinstating or managing any property arising out of the presence of Asbestos • The first £250 of each and every claim for loss of or damage to premises hired or rented • Any excess as stated in the schedule or policy.
<p>Directors and Officers (optional cover)</p> <p>Cover is to protect the personal liability of individuals for claims against secretaries or committee members of the club, whilst performing their duties, that may arise from:</p> <ul style="list-style-type: none"> • Wrongful Acts – actual or alleged breach of duty, trust, neglect, error or omission • Employees for breaches of employment conditions • Competitors for libel & slander (£250,000 limit) • Creditors if they feel they could recover monies owed more easily from you than from the company 	<p>Please refer to the Legal Liabilities - Directors and Officers section of the policy booklet</p> <ul style="list-style-type: none"> • Acts of war and terrorism • Losses arising out of pollution, bodily injury or property damage • Fraudulent acts or personal gain • Fines, penalties or punitive damages • Any excess as stated in the schedule or policy.
<p>Personal Accident (optional cover)</p> <p>Cover for your club playing members (up to the age of 80) for accidental bodily injury resulting in death, permanent or temporary disablement.</p> <p>One unit of cover represents:</p> <ul style="list-style-type: none"> • £25,000 for death, capital benefits or permanent total disablement • £10 per week for temporary total disablement* • Up to £500 for breakage or damage to dentures or spectacles. <p>*A maximum of twenty units per club can be taken for temporary total disablement. Limited payments apply for under 16 year olds and none gainfully employed.</p> <p>Also available:</p> <ul style="list-style-type: none"> • Hospitalisation Benefit following a PA Claim Benefit : £25 per day up to a maximum of £500. • Physiotherapy Benefit – Maximum Payable £500. 	<p>Please refer to the Employee Benefits - Personal Accident section of the policy booklet</p> <ul style="list-style-type: none"> • Cover for acts of terrorism is limited to £1,000,000 per event and excludes harm, chemical, biological and radiological means • Sickness, disease or any gradually operating cause • Suicide, attempted suicide or deliberate exposure to danger • Pregnancy or childbirth • Flying except while travelling in a aircraft of a recognised airline as a passenger • Accidents caused through participation in certain hazardous activities • The effects of alcohol or drugs or any treatment for drug addiction. • Any excess or deferred period as stated in the schedule or policy

Owzat Insure

Owzat Insure is a trading name of Meadons Insurance Brokers Ltd and is a specialist insurance policy tailored to the needs of your club

Duration of policy

The policy will remain in force for 12 months from date of commencement, or as otherwise shown on your policy schedule.

Right of cancellation

There are no cancellation rights under this policy.

How to claim

If you need to make a claim please contact Meadons Insurance Brokers during business hours or out of business hours, call Aviva's claims line on 0800 015 1498, their line operates 24 hours a day, 365 days a year. Please have your policy number to hand when calling.

Our service to you

We hope that you will be very happy with the service we provide. However, if for any reason you are unhappy with this, we would like to hear from you.

In the first instance, please contact your usual insurance adviser or us, namely Neil Hancock, Meadons Insurance Brokers Ltd., 11, Cheshire Street, Market Drayton, Shropshire, TF9 1PD; Tel: 01630 658455. Full details of our complaints procedure will be set out in your policy document.

We are covered by the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may then be entitled to refer it to this independent body. The Financial Ombudsman Service is available to individuals, certain small businesses, charities and trusts.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). If we cannot meet our obligations you may be entitled to compensation from the scheme, depending on the type of insurance and circumstances of any claim.

Aviva Insurance Ltd.

Registered in Scotland No. 2116

Registered Office: Pitheavlis, Perth PH2 0NH

Authorised by the Prudential Regulation authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.