

Club Insurance

You may ask why the club would need insurance. Surely the club is covered by the insurance of the owners of the venue the club plays at? Well, unfortunately, this is often not the case or only partly the case. In many cases such insurance only gives limited cover and would probably not cover the club's equipment and property such as tables, bidding boxes, electronic bridge scorers, computers, etc., not to mention table money collected but not yet paid into the bank.

The club could be liable for accidents which might happen while the club is using the premises. This might be something simple like someone tripping over a handbag and breaking a leg, or a member being scalded by boiling hot water from a kettle. In an increasingly litigious world, it is wise for the club to have insurance against such eventualities. Not only a club but also its committee members (and any trustees) could be held personally liable for accidents, libel & slander by members and even assault by one member on another.

The EBU has used its bargaining power to arrange competitively priced group insurance for affiliated clubs through the EBU's own insurer Bluefin Insurance Services Ltd. This insurance is available in two levels of cover - Standard and Premium. The Standard policy covers Public Liability whereas the Premium Policy adds cover for Money, Employer's Liability and 'All Risks' with different tiers available for increasing sums covered. If you are interested in these policies, please consult the [club insurance page](#).

The business interruption section covers additional rent (up to £2500 over a year) in respect of the renting of alternative premises following damage to a club's usual premises, which could make all the difference between a club in this situation folding or continuing.

The cost of even the premium policy is small compared to most clubs' total income and expenditure. Considering the peace of mind which the extensive cover provided by the policy gives, it is well worth the price, bearing in mind that uninsured losses could result in a club being unable to continue in existence.

To take out or renew your policy call the EBU office on 01296-317200 or email Karen on karend@ebu.co.uk

Should you have any general insurance queries or wish to arrange extensions to the above policies, please contact Bluefin Insurance Services Ltd on 01844 213161 or by email Jayson.Abbott@bluefingroup.co.uk

Bluefin are independent insurance intermediaries and as such act on your behalf when arranging insurance.

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