

DRAFT



Schedule

UMR: VI009/29224P/5347182X

Multi Cover Commercial

Policy number: CHU-COM-00004272018
Agent reference: 7179447

Client number: 28228543

Insured: Member Clubs of the English Bridge Union

Agent name: Jelf Insurance Brokers Limited t/a Marsh Commercial (Swindon)

Postal address:

Address:

Suite 19 Cherry Orchard West
Kembrey Park
Swindon
Wiltshire
SN2 8UP

Suite 19 Cherry Orchard West
Kembrey Park
Swindon
Wiltshire
SN2 8UP

Issuing office:

Grove House
Newland Street
Witham
CM8 2UP

Business Description: Bridge Club

Effective date: 01/04/2021
Expiry date: 31/03/2022

Date of issue: 16/02/2021
Quote valid until: 18/03/2021

Premium ex IPT: £ 116.60
IPT @ 12.0%: £ 13.99
Total premium: £ 130.59

Important information

Your duty to make a fair presentation of the risk

You must make a fair presentation of the risk to **Us** when **You** take out, renew or vary **Your** policy. This means that **You** must tell **Us** about all facts and circumstances which may be material to the risks covered by **Your** policy in a clear and accessible manner. Material facts are those which are likely to influence **Us** in the acceptance or assessment of the terms or pricing of **Your** policy. If **You** are in any doubt as to whether a fact is material, **You** should tell **Us** about it.

If **You** fail to make a fair presentation of the risk, where that failure is deliberate or reckless, or where **We** would not have issued, renewed or varied **Your** policy had **You** told **Us** about a material fact or circumstance, **We** may treat **Your** policy as if it had not existed and refuse to pay any claims and

Victor Insurance is a trading name of Marsh Ltd. Registered in England and Wales Number: 1507274, Registered Office: 1 Tower Place West, Tower Place, London EC3R 5BU. Marsh Ltd is authorised and regulated by the Financial Conduct Authority for General Insurance Distribution and Credit Broking (Firm Reference No. 307511)

DRAFT



require **You** to repay any claims that **We** have already paid under the policy. In other cases, **We** may only pay part of the value of **Your** claim or impose additional terms.

For these reasons, it is important that **You** check all of the facts, statements and information set out in this document or any other information provided are complete and accurate and that **You** have answered any questions completely and accurately. If there is more than one person involved in **Your** business or employed by **You**, **You** should check with them where appropriate that the facts and statements that **You** make are complete and accurate.

You are not required to sign this Statement of Fact but **You** should read it carefully, if any of the facts, statements or information about **You** or **Your** business are incomplete or inaccurate, **You** or **Your** insurance adviser must contact **Us** immediately. Failure to do so could invalidate **Your** policy or lead to a claim not being paid.

The policy wording applicable is: Multi Cover Commercial v1 01 10 2020 which is available to download at: <http://www.victorinsurance.co.uk/policy-wordings>

DRAFT



Cover summary

The following selections of cover have been selected; please see individual sections of cover and Locations for full details.

Cover	Insured/not insured
Material damage	x
Business all risks	✓
Business interruption	✓
Money and assault	✓
Book debts	x
Employers' liability	✓
Public liability	✓
Products liability	✓
Equipment breakdown	x
Deterioration of stock	x
Goods in transit	x
Fidelity guarantee	x
Legal expenses	x
Personal accident	x
Terrorism	x
Cyber liability	x

Victor Insurance is a trading name of Marsh Ltd. Registered in England and Wales Number: 1507274, Registered Office: 1 Tower Place West, Tower Place, London EC3R 5BU. Marsh Ltd is authorised and regulated by the Financial Conduct Authority for General Insurance Distribution and Credit Broking (Firm Reference No. 307511)

DRAFT



Cover

Premises occupation

Primary building usage

Club

Section 2 - Business all risks

Property insured	Sum insured	Excess	Territorial limit
Machinery Plant and All Other Contents	£8,000	£25	Worldwide

Endorsements

CC024A - Full Theft Cover

Exclusion 4 e. is deleted.

CC026 - Computer Equipment Included Within Contents

It is noted that cover in respect of **Machinery, Plant & All Other Contents** includes computer equipment.

Section 3 - Business interruption

Increased Cost of Working Only	£2,500
Indemnity Period	12 months
Method of adjustment	None
Excess	£50

Endorsements

CC049 - Increased Costs of Bridge Club Expenses

Increased costs of bridge club expenses is defined as follows:

Any additional expense **You** necessarily and reasonably incur in renting or leasing alternative premises following **Damage** to **Your** usual premises.

The Basis of Settlement for any claims made under this section is as follows:

We will pay the increased costs of bridge club expenses incurred during the **Indemnity Period**. The maximum **We** will pay is the sum insured stated in **The Schedule**.

Condition Property Cover under Section 3 - Business interruption is deleted.

Excess

Victor Insurance is a trading name of Marsh Ltd. Registered in England and Wales Number: 1507274, Registered Office: 1 Tower Place West, Tower Place, London EC3R 5BU. Marsh Ltd is authorised and regulated by the Financial Conduct Authority for General Insurance Distribution and Credit Broking (Firm Reference No. 307511)

DRAFT



We will not pay for the **Excess** stated in **The Schedule**. The **Excess** applies to each and every claim.

Section 4 - Money and assault

The **Excess** applicable to this section is £50 each and every loss.

Part A - Money

Estimated own annual carryings	Unknown
Money in transit by You or Your Employees	£500
Money in any bank night safe	£500
Money at home of authorised person	£500
Money outside Business Hours , not in safe	£500
Money during Business Hours	£500

Part B – Assault

Death and other capital benefits	£10,000
Medical expenses	£10,000
Permanent total disablement	£10,000
Temporary total disablement	£100
	Total weeks payable 104
Temporary partial disablement	£100
	Total weeks payable 104

Section 6 - Employers' liability

Limit of Indemnity	£10,000,000
--------------------	-------------

DRAFT



Section 7 – Public liability

The **Excess** applicable to claims in respect of **Damage** to third party property is £100

Limit of indemnity

£5,000,000

Endorsements

CC072 - Member to Member Liability

We will indemnify, as if they were **The Insured**, any member or official of the club, whilst taking part in insured club activities provided that

1. they are not entitled to indemnity under any other policy
2. they are subject to all of the terms of this section of the policy
3. the maximum amount **We** will pay will not exceed **The Limit of Indemnity** regardless of the number of parties claiming to be indemnified.

CC062 - Advertising Injury

We will provide indemnity for advertising injury in respect of any act committed during the **Period of Insurance**.

The maximum **We** will pay in respect of all claims made against **You** in any one **Period of Insurance** is £250,000.

We will not provide indemnity in respect of

1. Advertising Injury caused by or at the direction of **The Insured** or any director or partner of **The Insured** with the knowledge that the act would violate the rights of another and would inflict Advertising Injury.
2. Advertising Injury arising out of oral or written publication of material if done by or at the direction of **The Insured** or any director or partner of **The Insured** with knowledge of its falsity.
3. Advertising Injury arising out of oral or written publication of material whose first publication took place before the beginning of the policy period.
4. Advertising Injury arising out of a criminal act committed by or at the direction of **The Insured** or any director or partner of **The Insured**.
5. Advertising Injury arising due to a contract or agreement except to the extent that such liability would have attached in the absence of such contract or agreement.
6. Advertising Injury arising out of a breach of contract except an implied contract to use another's advertising idea in **The Insured's** Advertisement.
7. Advertising Injury arising out of the failure of goods, products or services to conform with any statement of quality or performance made in **The Insured's** Advertisement.
8. Advertising Injury arising out of the wrong description of the price of goods, products or services stated in **The Insured's** Advertisement.
9. Advertising Injury committed by **The Insured** whose business is:
 - a) advertising, broadcasting, publishing or telecasting; or
 - b) designing or determining the content of web-sites for others; or
 - c) providing an internet search access content or service providerFor the purposes of this exclusion the placing of frames, borders or links or advertising for **The Insured** or others anywhere on the Internet is not by itself considered the business of advertising broadcasting, publishing or telecasting.
10. Advertising Injury arising out of electronic bulletin boards or chat rooms that **The Insured**

Victor Insurance is a trading name of Marsh Ltd. Registered in England and Wales Number: 1507274, Registered Office: 1 Tower Place West, Tower Place, London EC3R 5BU. Marsh Ltd is authorised and regulated by the Financial Conduct Authority for General Insurance Distribution and Credit Broking (Firm Reference No. 307511)

DRAFT



- hosts, owns or exercises control over.
11. Advertising Injury arising from the unauthorised use of another's name or product in an email, address domain name or metatag or any other similar methods to mislead another's potential customers.
 12. Advertising Injury arising out of the infringement of copyright, patent, trademark, trade secret or other intellectual property rights
However this Exclusion does not apply to infringement in The Policyholder's Advertisement of Copyright trade, dress or slogan

For the purposes of this extension

Advertising Injury shall mean

1. oral or written publication of material in any manner that slanders or libels a person's or organisation's goods, products or services
2. oral or written publication of material in any manner that violates a person's right of privacy

Advertisement shall mean a notice about **The Insured** for the purpose of attracting members or supporters that is broadcast or published to the general public or specific market segments or material that is placed on the internet or other electronic means of communication.

Provided that only that part of a website is about **The Insured's** products for the purpose of attracting customers or supporters is an Advertisement.

CC071 - Hired or Rented Premises

Exclusion 1 of the Hired or Rented Premises extension under Section 7 - Public liability is restated as follows:

The first £100 of Compensation, Costs and Expenses in respect of such **Damage** other than by fire or explosion.

Section 8 - Products liability

The **Excess** applicable to this section is £100 each and every loss unless otherwise stated below.

Limit of Indemnity £5,000,000

DRAFT



The underwriters

This policy is administered and underwritten by Victor Insurance a trading name of Marsh Ltd on behalf of the following Insurers in accordance with the authority granted under binding authority UMR noted below:

Section		Underwriter
Sections 1-8, Sections 10-12 and Sections 14 & 15	100%	Ageas Insurance Limited. Registered Address: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA. www.ageas.co.uk Registered in England and Wales No 354568 Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register No 202039
	UMR:	VI009/29224P/5347182X
Section 9 Equipment Breakdown & Section 16 Cyber Liability	100%	HSB Engineering Insurance Services Limited, registered in England and Wales: 03010292 and registered as a branch in Ireland: 906105. HSB Engineering Insurance Services Limited is an Appointed Representative of HSB Engineering Insurance Limited. Registered address: New London House, 6 London Street, London EC3R 7LP.
	UMR:	VI016/VICTHSB01082019
Section 13 Legal Expenses	100%	DAS Legal Expenses Insurance Company Limited DAS House Quay Side Temple Back Bristol BS1 6NH Registered in England and Wales Company Number 103274 DAS Legal Expenses Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FRN202106) and the Prudential Regulation Authority.
	UMR:	VI015/TS5/6892481

The subscribing Insurers' obligations under Contracts of Insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing Insurers are not responsible for the subscription of any co-subscribing insurer who for any reason does not satisfy all or part of its obligations.

Complaints

If **You** are unhappy with any aspect of the handling of **Your** insurance **We** would encourage **You**, in the first instance, to seek resolution by contacting **Your** insurance adviser. In the event that **You** remain dissatisfied and wish to make a complaint, **You** can do so by writing to the Country Manager, UK, Victor Insurance, Tower Place East, London, EC3R 5BU. If appropriate **Your** complaint may ultimately be handled by **Us** or a third party acting on **Our** behalf. If this is the case **We** will notify **You** upon receipt of **Your** complaint. Making a complaint does not affect **Your** right to take legal action.

If **You** are not happy with the outcome of **Your** complaint, **You** may have the right to ask the Financial Ombudsman Service (FOS) to review **Your** case. **You** will need to contact them within six months of the date of **Our** final decision letter.

Victor Insurance is a trading name of Marsh Ltd. Registered in England and Wales Number: 1507274, Registered Office: 1 Tower Place West, Tower Place, London EC3R 5BU. Marsh Ltd is authorised and regulated by the Financial Conduct Authority for General Insurance Distribution and Credit Broking (Firm Reference No. 307511)

DRAFT



You can also ask the Ombudsman to review **Your** case if **We** have not provided **You** with a final decision within eight weeks of receiving **Your** complaint.

The Ombudsman can help with most complaints if **You** are:

- A consumer;
- A micro enterprise employing fewer than ten persons that has an annual turnover and/or balance sheet total that does not exceed €2 million*;
- A charity which has an annual income of less than £6.5 million*;
- A trustee of a trust which has a net asset value of less than £5 million*;
- (in relation to consumer buy-to-let business) a buy-to-let consumer;
- A small business (which is not a micro enterprise) which has an annual turnover of less than £6.5 million and (i) employs fewer than 50 persons or (ii) has a balance sheet total of less than £5 million*;
- A guarantor

* at the time you refer your complaint

If **You** are unsure whether the ombudsman will consider **Your** complaint, or for more information, please contact the Ombudsman directly on 0800 023 4567 or visit the FOS website at www.financial-ombudsman.org.uk

The address of the Ombudsman is: The Financial Ombudsman Service, Exchange Tower, London E14 9SR.

Alternatively:

1. If **You** have a complaint regarding **Your** claim, please telephone the claims handler on the number shown in **Your** claims documentation.
2. Should **You** wish to make a complaint under Sections 9, 13 or 16 please contact the Country Manager, UK, Victor Insurance, Tower Place East, London, EC3R 5BU
3. Should **You** wish to make a complaint under Sections 1-8, 10-12, 14 or 15 the following process should be followed:

You can write to Ageas Insurance Limited at the address shown below or email them through their website at www.ageas.co.uk/make-a-complaint (please include **Your** policy number and claim number if appropriate).

Customer Services Adviser, Ageas Insurance Limited, Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA.

In the unlikely event that **You** have not received a response within eight weeks, or **You** are not happy with **Our** final response, **You** may be entitled to refer **Your** complaint to the Financial Ombudsman Service but **You** must do so within six months of the date of the final decision.

The Ombudsman is an impartial complaints service which is free for customers to use and taking **Your** complaint to the Ombudsman does not affect **Your** right to take **Your** dispute to the courts. **You** can find out more about how to complain to the Ombudsman online at www.financial-ombudsman.org.uk.

Victor Insurance is a trading name of Marsh Ltd. Registered in England and Wales Number: 1507274, Registered Office: 1 Tower Place West, Tower Place, London EC3R 5BU. Marsh Ltd is authorised and regulated by the Financial Conduct Authority for General Insurance Distribution and Credit Broking (Firm Reference No. 307511)

DRAFT



Alternatively, **You** can contact them at Financial Ombudsman Service, Exchange Tower, London E14 9SR.

By phone: 0800 023 4567 or 0300 123 9123

By email: complaint.info@financial-ombudsman.org.uk

Please note that if **You** do not refer **Your** complaint within the six months, the Ombudsman won't have our permission to consider **Your** complaint and therefore will only be able to do so in very limited circumstances, for example, if it believes that the delay was as a result of exceptional circumstances.

Financial Services Compensation Scheme

Victor Insurance underwrites on behalf of a select group of insurers who are covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the Scheme if they are unable to meet their obligations to **You** under this contract of insurance. Further information about the Scheme is available at www.fscs.org.uk or by contacting the FSCS directly on 0800 678 1100 or 020 7741 4100.

Privacy notice

Applicable to Sections 1-8, 10-12, 14 & 15

For **Our** full Privacy Policy please visit **Our** website www.ageas.co.uk/privacy-policy, or contact **Our** Data Protection Officer at: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA or email thedpo@ageas.co.uk.

We are Ageas Insurance Limited and are part of the Ageas group of companies. The details provided here are a summary of how **We** collect, use, share, transfer and store **Your** information. **Your** insurance agent will have their own uses for **Your** personal data. Please ask **Your** insurance agent if **You** would like more information about how they use **Your** personal information.

Collecting Your information

We collect a variety of personal information about **You** such as **Your** name, address, contact details, date of birth, credit history, criminal offences, claims information, financial details such as bank account and card details and IP address (which is a unique number identifying **Your** computer). Where relevant, **We** also collect special categories of personal information (which was previously known as sensitive personal information) such as details regarding **Your** health.

We also collect information from a number of different sources for example: publicly available sources such as social media and networking sites; third party databases available to the insurance industry; firms, loss adjusters and/or suppliers appointed in the process of handling a claim.

Using Your information

We collect **Your** personal information and/or special categories of personal information because **We** need it to provide **You** with the appropriate insurance quotation, policy and price as well as manage **Your** policy such as handling a claim or issuing documentation to **You**. **Our** assessment of **Your** insurance application may involve an automated decision to determine whether **We** are able to provide **You** with a quotation and/or the price. If **You** object to this being done, then **We** will not be able to provide **You** with insurance.

Victor Insurance is a trading name of Marsh Ltd. Registered in England and Wales Number: 1507274, Registered Office: 1 Tower Place West, Tower Place, London EC3R 5BU. Marsh Ltd is authorised and regulated by the Financial Conduct Authority for General Insurance Distribution and Credit Broking (Firm Reference No. 307511)

DRAFT



We will also use **Your** information where **We** feel there is a justifiable reason for doing so for example: to prevent and detect fraud and financial crime (which may include processes which profile **You**); collecting information regarding **Your** past policies; carrying out research and analysis (including profiling); and recording and monitoring calls.

Please note if **You** have given **Us** information about someone else, **You** would have confirmed that **You** have their permission to do so.

Sharing Your information

We share **Your** information with a number of different organisations which include, but are not limited to; other insurers; regulatory bodies; carefully selected third parties providing a service to **Us** or on **Our** behalf or where **We** provide services in partnership with them; fraud prevention and credit reference agencies and other companies, for example, when **We** are trialling their products and services which **We** think may improve **Our** service to **You** or **Our** business processes. Unless required to by law, **We** would never share **Your** personal data without the appropriate care and necessary safeguards being in place.

Keeping Your information

We will only keep **Your** information for as long as is necessary to provide **Our** products and services to **You** and/or fulfil **Our** legal, regulatory, tax and accounting obligations. **We** also keep **Your** information for several years after the expiry of **Your** policy in order to respond to any queries or concerns that may be raised at a later date with respect to the policy or handling of a claim. Please refer to **Our** full Privacy Policy for more information.

Use and storage of Your information overseas

Your information may be transferred to, stored and processed outside of the United Kingdom. **We** or **Our** service providers may use cloud based computer systems (i.e. network or remote servers hosted on the internet which process and store **Your** information) to which foreign law enforcement agencies may have the power to access. However **We** will not transfer **Your** information outside the UK unless it is to a country which is considered to have sound data protection laws or **We** have taken all reasonable steps to ensure the third party has suitable standards in place to protect **Your** information.

Your rights

You have a number of rights in relation to the information **We** hold about **You**, including: asking for access to and a copy of **Your** personal information, objecting to the use of **Your** personal information or to an automated decision including profiling, asking **Us** to correct, delete or restrict the use of **Your** personal information, withdrawing any previously provided permission for the use of **Your** personal information and complaining to the Information Commissioner's Office at any time if **You** object to the way **We** use **Your** personal information. Please refer to **Our** full Privacy Policy for more information.

Please note that there are times when **We** will not be able to delete **Your** personal information. This may be as a result of fulfilling **Our** legal and regulatory obligations or where there is a minimum, statutory, period of time for which **We** have to keep **Your** information. If **We** are unable to fulfil a request, **We** will always let **You** know **Our** reasons.

The Privacy Policy for Section 13 Legal Expenses can be found under Data Protection to Section 13 Legal Expenses.

Making a claim

Victor Insurance is a trading name of Marsh Ltd. Registered in England and Wales Number: 1507274, Registered Office: 1 Tower Place West, Tower Place, London EC3R 5BU. Marsh Ltd is authorised and regulated by the Financial Conduct Authority for General Insurance Distribution and Credit Broking (Firm Reference No. 307511)

DRAFT



To make a claim under any section of cover other than Legal Expenses, Cyber Liability and Equipment Breakdown please contact Ageas Insurance commercial claims department on 0345 122 3283. The line is open 24 hours a day 365 days a year. The claims handler will take full details of the claim and guide **You** through the next steps.

Alternatively **You** can email to: commercialclaimsgloucesterteam@ageas.co.uk or write to Commercial Claims Department Ageas Insurance Limited, Ageas House, The Square, Gloucester Business Park, Brockworth Gloucestershire GL3 4FA.

If **Your** claim is relating to Legal Expenses please contact DAS Legal Expenses Insurance Company Ltd:

Telephone: 0344 893 0859

Notify **Us** of any claim or any incident which may lead to a claim as soon as possible. The sooner **We** are involved, the more opportunity **We** have to resolve the claim to **Your** satisfaction. **You** must notify **Us** within seven days if the incident relates to **Damage** by riot, civil commotion, labour or political disturbances.

Important note:

Please do not ask for help from a lawyer, accountant or anyone else before **We** have agreed that **You** should do so. If **You** do, **We** will not pay the costs involved even if **We** accept the claim.

If **Your** claim is relating to Cyber Liability or Equipment Breakdown please contact HSB Engineering Insurance Limited:

Email: new.loss@hsbeil.com

Call: 0330 100 3432 24 hours a day 365 days a year