

Club Insurance Policy Schedule

Broker:	Sutton Winson Ltd	Account Number:	14/086929
Policy Number:	SZ29174433/48253		

The Insured:	Mayfield Cricket Club & Wellbrook Social Club
Postal Address:	Cawdor House, Knowle Park, Mayfield, East Sussex, TN20 6DY

First Premium:	£1,997.96	Annual Premium:	£1,997.96
Insurance Premium Tax:	£239.74	Insurance Premium Tax:	£239.74
Total:	£2,237.70	Total:	£2,237.70

Effective Date:	1st March 2022
Renewal Date:	1st March 2023

Business Description:	The sporting and non-sporting activities of the insured unless specified differently
Sports Covered:	Cricket

The Premises:	Wellbrook Ground, Wellbrook Hill, Mayfield, East Sussex, TN20 6EA
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Sections Operative:		
1.	Property Damage	Insured
2.	Specified All Risks	Not Insured
3.	Deterioration of Stock	Insured
4.	Business Interruption	Insured
5.	Book Debts	Insured
6.	Money	Insured
7.	Theft by Club Official	Insured
8.	Terrorism	Not Insured
9.	Employers Liability	Not Insured
10.	Public & Products Liability	Not Insured
11.	Civil Liability	Not Insured
12.	Personal Accident	Insured
13.	Directors & Officers Liability	Not Insured
14.	Legal Expenses – Standard	Not Insured
15.	Legal Expenses – Enhanced	Insured

1. Property Damage (DV Declared)

Property at Premises			
Item	Description	Excluded Events	Sum Insured
1.	Buildings	None	£479,063
			DV £383,250
2.	Non Standard Buildings	None	£0
			DV £0
3.	Air Inflated Halls	None	£0
			DV £0
4.	Outdoor Playing Surfaces	7b 7c	£50,000
5.	Floodlights	None	£0
			DV £0
6.	Contents	None	£140,693
			DV £112,554
7.	Stock excluding Wines, Spirits, Tobacco & Cigarettes	None	£2,000
8.	Stock of Wines, Spirits, Tobacco & Cigarettes	None	£2,000
9.	Computer Equipment	7b 7c	£2,500
			DV £2,000
10.	Cups and Trophies	None	£5,000

Excess	Subsidence	£1,000 Excess
	Standard (unless otherwise specified in the Policy)	£250
	Outbuildings at the Premises	£500

2. Specified All Risks

Not Insured

3. Deterioration of Stock

Item	Description	Sum Insured
1.	Stock of Frozen or Refrigerated Food	£500 per freezer

4. Business Interruption

Item	Description	Sum Insured
1.	Loss of Revenue	£500,000
	Maximum Indemnity Period 24 months	
2.	Loss of Licence	£100,000

5. Book Debts

Item	Description	Sum Insured
1.	Outstanding Debit Balances	£150,000

6. Money

Item	Description	Limit of Liability
1	Negotiable Money	
	a. in the Premises during Business Hours or in Transit or in a bank night safe	£5,000
	b. in the Premises or private dwelling or domestic living quarters of the Insured or any authorised partner, director, club official or employee outside Business Hours contained in a locked safe or strongroom	£1,000
	c. in the Premises outside Business Hours contained in gaming machines	£500
	d. in the Premises outside Business Hours not contained in a securely locked safe or in gaming machines	£500
	e. in the custody, private dwelling, domestic living quarters of the Insured or any authorised partner, director, club official or employee outside Business Hours	£500
2.	Non-negotiable Money	£250,000

7. Theft by Club Official

Limit of Guarantee:	Any one claim	£10,000
	In aggregate in any one Period of Insurance	£10,000
Excess		£250

8. Terrorism

Not Insured

9. Employers Liability

Not Insured

10. Public and Products Liability

Not Insured

11. Civil Liability

Not Insured

12. Personal Accident

Insured Person	Committee Members	Insured
Capital Sum Benefit	£20,000	
Weekly Benefit	£200 per week	
Excess Period	Nil	

Insured Person	Employees	Insured
Capital Sum Benefit	£15,000	
Weekly Benefit	£100 per week	
Excess Period	7 days	

Insured Person	Club Members	Insured
Number of Club Members	210	
Capital Sum Benefit	£12,500	
Weekly Benefit	£25 per week	
Excess Period	Nil	

13. Directors & Officers Liability

Not Insured

14. Legal Expenses – Standard Cover – Master Policy 36152

Not Insured

15. Legal Expenses – Enhanced Cover - Master Policy 36442

Events	Limit of Indemnity	Self Insurance
15.1 Damage to Premises	£100,000	£100
15.2 Criminal Prosecution Defence	£100,000	£100
15.3 Licence Protection	£100,000	£500
15.4 Taxation Proceedings	£100,000	£500
15.5 Employment	£100,000	£500
15.6 Contract	£50,000	£500
15.7 Data Protection	£100,000	£100
15.8 Jury Service Allowance	£5,000 (£100 per day)	N/A
15.9 Commercial Tenancy Agreement	£100,000	£100
Witness Attendance Allowance	£5,000 (£100 per day)	N/A

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Clauses Applicable To This Policy

The policy is extended to include activities of the Club whilst engaged in activities at:
Second Ground: Five Ashes Village Hall, Five Ashes, Mayfield, TN20 6JA

Material Damage

Alarm Condition

It is a condition under Section 1 - Material Damage that the club complies with the Intruder Alarm Condition for this policy

Property Damage - Removal of Keys - Cover Enhancement

It is noted that Section 1 - Property Damage is amended to read as follows

Section Condition 1 General Precautions and Protections part d. is amended to

d. all keys including duplicate keys relative to the security and to any safe or strongroom on the Premises when retained on the Premises are locked away or stored out of sight away from the corresponding lock with no identifiable markings.

Section Condition 2 Protections part b is amended to

b. all keys including duplicate keys relative to the security and to any safe or strongroom on the Premises when retained on the Premises are locked away or stored out of sight away from the corresponding lock with no identifiable markings.

Playing Surfaces

Outdoor Playing Surface and associated items

The following definition under Section 1 - Property Damage is amended as follows;

11. Outdoor Playing Surface and associated items

Any specific natural or artificial surface marked out for the purpose of playing sport including its irrigation system, coverings, sightcreens, cricket nets (including associated poles and ropes), and fixed scoreboards in the open.

All other terms and conditions remain unaltered.

Money

Money - Removal of Keys - Cover Enhancement

It is noted that Section 6 - Money is amended as follows:

Exclusion 5 is amended to read

5. Any loss under Item 1f. (as described in the Schedule), unless the key or keys including duplicate keys to any safe or strongroom on the Premises are either removed from the Premises or if retained on the Premises are locked away or stored out of sight away from the corresponding lock with no identifiable markings.

Section Condition 1 Precautions part c. is amended to

c. all keys including duplicate keys relative to the security and to any safe or strongroom on the Premises when retained on the Premises are locked away or stored out of sight away from the corresponding lock with no identifiable markings.

Section Condition 9 Protections part b is amended to

b. all keys including duplicate keys relative to the security and to any safe or strongroom on the Premises when retained on the Premises are locked away or stored out of sight away from the corresponding lock with no identifiable markings

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