

Charity Insurance renewal pack

Policy schedule



This schedule gives details of your premium and lists the sections of the policy document that you have chosen for your policy.

Please read this schedule alongside your Charity Insurance policy document and the updates notice in this pack. Tell us if you want to make any changes.

Premium details

Premium: **£4,622.82**

This is made up of a premium of £4,402.68 plus Insurance Premium Tax at 5% of £220.14.

Premises and policy sections included

For full details of the cover provided, please see the sections on the following pages of this schedule.

Insured premises	Policy section
General cover	Section 5 Liabilities

Policy number

06/CBP/9098943

Date of issue

16 June 2010

Insured

Hockey Umpires Associations and Umpiring & Umpires Sections of Hockey Associations (as more fully described therein)

Business description

The activities of Hockey Umpires Associations (and as more fully described herein)

Period of insurance cover

1 June 2010 to
31 May 2011

The policy document

Please contact us if you would like a copy of the policy document.

Duty of disclosure

You must tell us of any material changes since the start or last renewal of your policy. Failure to do so could result in you not being insured and claims being refused. Material facts are those which would be likely to influence an insurer's consideration of your insurance. If you are in any doubt as to whether a fact is material, you must ask us.



Policy number **06/CBP/9098943**

Date of issue **16 June 2010** Effective from **1 June 2010**

Ecclesiastical Insurance Office plc. (EIO) Reg. No. 24869. Ecclesiastical Insurance Group plc. (EIG) Reg. No. 1718196. Ecclesiastical Life Ltd. (ELL) Reg. No. 243111. Ecclesiastical Investment Management Ltd (EIM) Reg. No. 2170173. Allchurches Mortgage Company Ltd. (AMC) Reg. No. 1974218. Ecclesiastical Financial Advisory Services Ltd. (EFAS) Reg. No. 2046087. Ecclesiastical Risk Services (ERS) Reg. No. 6290300. All companies are registered in England at Beaufort House, Brunswick Road, Gloucester, GL1 1JZ, UK. EIO, ELL, EIM & EFAS are authorised and regulated by the Financial Services Authority and are members of the Financial Ombudsman Service. EIO & ELL are members of the Association of British Insurers and EIM is a member of the Investment Management Association.

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General Cover

The cover provided here applies on a general basis (excluding any premises where this section is more specifically insured).

Section 5 Liabilities

Cover 2 Public & products liability applies

Cover	Limits of indemnity	3rd party property damage excess
Public Liability	£5,000,000	£100
Products Liability	£5,000,000	N/A

Liabilities clauses

1. Paragraph (a) under Public Liability (Cover 2)

It is noted that Paragraph (a) under Public Liability (Cover 2) is amended to read as follows:

(a) Accidental bodily injury to or death illness disease wrongful arrest invasion of the right of privacy detention wrongful imprisonment or wrongful eviction of any person other than an employee

2. Insured Title

It is noted that the insured title reads as follows:

The National Programme Umpiring Association, Midland (including non BCHUA and EMHUA members) Southern and Eastern Regional Hockey Umpires Associations and county umpiring and umpires hockey associations affiliated thereto or represented therein or any other regional/county hockey umpiring or umpires association advised to the Company from time to time including (as County Associations) Avon & Somerset, Avon County Women's, Berkshire, Birmingham Counties, Buckinghamshire, Cambridgeshire, Devon, East Midland Counties, Essex, Hampshire, Hereford Gloucester & Wiltshire, Hertfordshire & Bedfordshire, Kent, Lincolnshire, Middlesex, Norfolk, Oxfordshire, Surrey, Suffolk, Sussex, and West Hockey Association's, Cornwall Hockey Association's, Wiltshire County Hockey Association's Umpires and Dorset Hockey Association's Umpires or Umpiring Sections

and

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any member (all classes) of such associations and any other umpire appointed by such associations.

and

Umpires appointed to the Midland Region Women's Hockey League

The cover provided by this policy for umpires appointed to the Midland Region Women's Hockey League and not otherwise insured as members of other insured associations is confined to whilst so umpiring for that League and whilst travelling to and from such appointments.

For the purpose of identification umpires currently recorded on the list of umpires belonging to the Umpiring & Umpires Section of any insured Hockey Association shall be deemed 'members'.

The cover provided by this policy for registered Level One umpires forming (for the purpose of this policy) the Umpires Section of Wiltshire Hockey Association shall not extend unless otherwise insured as a member of another insured association to insured activities which are deemed to be the business activities of the hockey club of which the registered Level One umpire is a member.

3. Indemnity to Other Persons

The Company will provide an indemnity to the Insured and if the Insured so requests any director or partner of the Insured or Employee against legal liability incurred in a personal capacity while temporarily outside Great Britain Northern Ireland the Channel Islands or the Isle of Man in connection with the Business

The Indemnity will not apply

- 1) to legal liability arising out of the ownership or occupation of land or buildings
- 2) where an indemnity is provided by any other insurance

4. Cross Liabilities Exclusion

It is noted that the following exclusions are added to Extension 1 -

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Cross Liabilities

The Company shall not indemnify the Insured against liability:

- a) for which an indemnity is or would be granted but for the existence of this insurance under any employer's liability insurance
- b) arising directly or indirectly in connection with the loss of or damage to premises (including contents) the occupancy of which is shared between two or more parties as described as insured in the schedule

5. Advice Exclusion - 6

It is noted that the Exclusion 6 is hereby deleted

6. Car Parks Extension

The following extension is added:

Car Parks Extension

Notwithstanding exclusion 1(b) the Company will provide an indemnity in respect of liability incurred by the Insured in respect of loss of or damage to motor vehicles (including their Contents) not belonging to or hired by the Insured whilst such vehicles are within entering or leaving the car park or parking area provided by the Insured, subject to the following Conditions:

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- a) amount payable shall not exceed the sum of £10,000 in respect of any one vehicle (including Contents)
 - b) cover will not apply to claims arising from the movement of such vehicles by authorised volunteers of the Insured outside the confines of the Insured premises
 - c) amount payable will exclude the first £100 of each and every claim

7. Memorandum applicable to Cover 2 and 3

The Business of the Insured shall be deemed to include:

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- i. Where any member of the insured association is requested to umpire a hockey match or to give tuition or to provide a watching which is not a direct appointment of his or her association
 - ii. The appointment of any members as an umpire or match delegate to the national leagues, to county, regional or international matches or competitions.
 - iii. Travel to and from such appointments

8. Claims conditions

It is noted that under Claims conditions General 1c is amended to read as follows:

- (c) give to the Company as soon as reasonably possible written notice with full particulars of any occurrence which may give rise to a claim

9. General Condition 7 - Multiple Insurances

It is noted that under General Condition 7 - Multiple Insurances - paragraph (b) is amended to read as follows:

Notwithstanding anything imposed by law the Company shall not indemnify any individual member or any other appointed umpire forming a part of the Insured for which and to the extent that any such person is granted an indemnity under any other form of liability policy or the liability section of any other policy of insurance.

10. Libel and Slander Extension

The indemnity provided by Cover 2 is extended to include liability incurred by the Insured arising from or caused by the publication or utterance by the Insured or on the Insured's behalf of a libel and slander providing that

- a) A claim is first made against the Insured during the period of insurance
- b) this extension shall not apply in respect of

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- i) claims which arise out of circumstances notified to previous insurers or known to the Insured at inception of this extension

 - ii) publications or utterances made at the discretion of any party entitled to indemnity by this section with the knowledge of the libellous or slanderous effect thereof

 - iii) claims brought outside Great Britain Northern Ireland the Isle of Man or the Channel Islands

 - iv) claims made against an insured member after a period of one year from the date of the member's retirement from an insured Hockey Umpires Association
- c) For the purpose of this extension the limit of indemnity is £250,000 any one event

It is a condition of this Extension that the Insured gives written notice to the Company as soon as possible after becoming aware of circumstances which might reasonably be expected to produce a claim irrespective of the Insured's views as to the validity of the claim or for which there may be liability under this Extension

Any claim arising from such circumstances shall be deemed to have been made in the period of insurance in which such notice has been given

For the purposes of the Libel and Slander Extension the Insured reads as follows and not as otherwise stated:

- (1) Birmingham Counties (2) East Midlands (3) Midland Region (4) Sussex Region (5) Surrey (6) Buckinghamshire (7) Lincolnshire (8) Middlesex (9) Essex (10) Norfolk (11) Southern Counties (12) Berkshire (13) Kent (14) Suffolk (15) East Region (16) West Hockey Association (17) Avon & Somerset (18) Avon County Women's (19) Cornwall (20) Devon (21) Hereford Gloucester & Wiltshire (22) Wiltshire County (23) Dorset.

The cover provided to the West Hockey Association, Cornwall

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Hockey Association, Wiltshire County Hockey Association, and Dorset Hockey Association under this extension shall be limited to that part of the Association's Business which relates to umpiring activities for which the Associations is responsible.

11. Errors and Omissions Extension

This insurance covers only those losses which arise from claims made and notified to US during the period of insurance

WE will indemnify YOU against all sums which YOU become legally liable to pay as damages and all other costs and expenses as a result of errors or omissions in the conduct of YOUR BUSINESS which gives rise to a claim made against YOU and notified to US during the period of insurance

WE will not provide any indemnity in respect of the following

- a) Liability where indemnity is provided by any other insurance
- b) Liability in respect of BODILY INJURY or DAMAGE to property
- c) Any person committing or condoning any criminal, dishonest or fraudulent act or omission
- d) Liability assumed by agreement unless liability would have attached without such agreement
- e) The consequences of any circumstances known to YOU at the commencement of this cover which may give rise to a claim
- f) Advice, design or specification given for a fee or for which a fee would normally be charged
- g) Any legal action brought in a court of law outside the GEOGRAPHICAL LIMITS
- h) Liability arising from any allegation of unfair or wrongful dismissal and all other employment disputes

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i) Liability arising from any allegation of discrimination

j) Liability of an insured member after a period of one year from the date of the member's retirement from an insured association

k) The first £250 of each and every claim made under this extension

The total amount WE will pay under this extension is £1,000,000 in any one period of insurance subject to a limit of £250,000 any one period of insurance in respect of any one insured association named below

All claims resulting from a single error or omission will be deemed to have been made during the period in which the first claim was accepted by US.

Condition specific to this extension

YOU shall give written notice to US as soon as possible after becoming aware of circumstances which might reasonably be expected to produce a claim irrespective of YOUR views as to the validity of the claim or on receiving information of a claim for which there may be liability under this extension. Any claim arising from such circumstances shall be deemed to have been made in the period of insurance in which such notice has been given.

Definition specific to this extension

YOU/YOUR Means members of the insured associations named below and not as otherwise stated

Insured associations

(1) Birmingham Counties (2) East Midlands (3) Midland Region
(4) Sussex Region (5) Surrey (6) Buckinghamshire (7)
Lincolnshire (8) Middlesex (9) Essex (10) Norfolk (11)
Southern Counties (12) Berkshire (13) Kent (14) Suffolk (15)
East Region (16) West Hockey Association (17) Avon &
Somerset (18) Avon County Women's (19) Cornwall (20) Devon

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(21) Hereford Gloucester & Wiltshire (22) Wiltshire County
(23) Dorset.

The cover provided to the West Hockey Association, Cornwall Hockey Association, Wiltshire County Hockey Association and Dorset Hockey Association under this extension shall be limited to that part of the Association's Business which relates to umpiring activities for which the Associations is responsible.

12. Authorised Volunteers

For the purposes of this Section authorised volunteers will not be deemed to be employees.

13 Territorial Limits

For the purpose of this Section the cover is extended to the Insured whilst temporarily outside the Geographical Limits in connection with the Business

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Glossary

Estimated

Estimated figures allow us to provisionally assess the premium we require. When the policy is renewed, you should tell us the actual figure so that we may make the necessary additional premium charge or refund and create a new estimate for the year ahead.

Day one items declared value

The declared value is the cost of rebuilding or replacing the property on the first day of the period of insurance. The policy schedule shows the value you have given us.

The declared value does not allow for future inflation.

The sum insured shows the declared value increased by the percentage amount you have chosen as protection against inflation during the time it would take to rebuild or replace the property.

First loss items

First Loss items are those where a total loss is not expected. The amount we have agreed with you as the maximum likely loss following any one occurrence is shown under the sum insured. The full value represents the full reinstatement value.

Declaration-linked basis

The declaration-linked basis is a way of providing inflation protection for your sums insured. The premium and the sum insured are based on the estimates you have provided. At the end of each year, you provide us with declarations of your profits, and the sum insured and premium are adjusted in accordance with the declaration-linked basis special condition in the policy document.

Insured's own vehicles

These are vehicles operated by the Insured and declared to be in use for the transit of goods at any one time.

Excesses

The excess is the amount you would have to pay towards any loss.

Clauses

The clause records changes to the standard terms and conditions of the policy or relevant section. Words in capital letters are defined in the policy document.

The Financial Services Compensation Scheme (FSCS)

With effect from 1 January 2010, the FSCS is amending the maximum levels of compensation you may receive for a claim against an insurance firm, should that insurer go out of business and is therefore unable to meet its liabilities or pay claims.

For compulsory insurance (that is insurance required by law)

- 100% of the claim with no upper limit (unchanged position)

For non-compulsory insurance (such as property damage)

- New limit: 90% of the claim with no upper limit
- Old limit: 100% of the first £2,000 and 90% of the remainder with no upper limit.

