

Sterling Insurance Company Limited

Jack of Clubs

Bowling Clubs Protection Summary Specially arranged by Warwick Davis (Insurance Consultants) Ltd

The Jack of Clubs Bowling Clubs Protection Policy is specifically designed to meet the insurance needs of Bowling Club organisations and their members, occupying buildings of substantial construction and their associated outbuildings located in England. The policy provides a range of standard covers and optional sections to meet the individual needs of clubs.

This document summarises the wide protection and benefits available with The Jack of Clubs Bowling Clubs Protection Policy. Full details of the policy cover, including terms, conditions and exclusions, are contained in the policy document. It is important that you read the policy document carefully, a copy is available on request from Warwick Davis (Insurance Consultants) Ltd.

This Summary does not constitute any evidence of insurance.

The Jack of Clubs Bowling Clubs Protection Policy is backed by Sterling's commitment to provide a quality product.

Business helpline services – available 24 hours a day, 365 days a year

Premises, Legal, Counselling (including stress related) and Glass helpline services are included in your policy. Please see your policy for full details.

General Policy Conditions and Exclusions

The Jack of Clubs Bowling Clubs Protection policy contains general policy conditions and exclusions which are summarised below. This is not an exhaustive list.

All sections may be subject to special conditions. Please refer to a specimen policy wording for full details.

Summary of General Policy Conditions	Summary of General Policy Exclusions
<ul style="list-style-type: none"> - Cancellation The Company may cancel this policy or any section by sending a recorded delivery letter to the last known address of the insured giving <ul style="list-style-type: none"> a) seven days notice in the event of non-payment of any premium instalment on its due date b) seven days notice in other circumstances when the Company may refund a proportionate part of the unexpired portion of the premium The insured may cancel this policy at any time by giving written instructions to the Company, but will not be entitled to any refund of premium if this occurs after 14 days from the issue of the policy. - Change in risk - Reinstatement of sum insured - Reasonable care - Frying and cooking warranty - Minimum security standards - Compliance with warranties - Fraud 	<ul style="list-style-type: none"> - radioactive contamination (but such contamination caused by terrorists can be covered under a separate Terrorism policy) - war, invasion, civil war, rebellion or revolution - any act of terrorism other than in respect of bodily injury to an employee arising out of and in the course of employment in the business (Note: cover for most acts of terrorism is available under a separate Terrorism policy) - sonic bangs - confiscation, nationalisation or requisition by any government or authority - computer viruses - gradual pollution or contamination - property being heated - overrunning or self-heating of electrical machines not resulting in fire - theft by you or any of your directors, partners or employees - theft, malicious damage, escape of water or oil or breakage of glass or sanitary ware when your business has ceased to trade or your premises are unfurnished or untenanted - disappearance, unexplained loss or inventory shortage - failure of any computer to recognise a valid date

Standard Cover

Section 1 - Property Damage

Loss or damage to Club Contents or Buildings (and resultant loss of Rent, if required) caused by fire, lightning, explosion, earthquake, aircraft, theft involving forcible and violent entry or exit and theft involving assault or violence to you or your employees, riot or civil commotion, malicious damage, impact, storm, flood, escape of water or oil, collapse of television or radio aerials, falling trees or branches, leakage of beverages and accidental damage.

Significant Features and Benefits	Significant Exclusions and Limitations
<ul style="list-style-type: none"> - Architects' and surveyors' fees - public authorities costs - accidental damage to sanitary ware, underground pipes and cables if you are legally responsible - automatic increase of sum insured on stock by 25% during November, December and public holidays - temporary removal - theft damage to the premises - debris removal - capital additions - property at trade shows or exhibitions - external CCTV and security lighting equipment - refilling of fire extinguishers following use - loss of metered gas or water - replacement of locks following theft of keys - cost of tracing source of water or oil leaks - computer equipment - wines, spirits, tobacco and cigarettes - maintenance equipment 	<ul style="list-style-type: none"> - the first £250 of each claim in respect of property damage or glass - the first £100 of each claim in respect of money - loss of money from any coin-operated gaming or amusement machine, payphone or unattended vehicle - damage to tills or cash registers outside business hours unless left open - storm, water or oil damage to property in basements or outbuildings unless raised 100mm above floor level - damage caused by wear, tear or any gradually operating cause - electrical or mechanical breakdown - use of any article contrary to manufacturers' instructions or maintenance procedures - faulty or defective workmanship or operational error or omission - damage to property caused by any process it is undergoing - loss consisting of change of temperature, colour, flavour, texture or finish - damage caused by subsidence, heave or landslip Subsidence - whilst not insured as a standard peril, cover for Subsidence may be available subject to additional premium and terms <ul style="list-style-type: none"> up to 10% up to £2,500 up to £2,500 up to £10,000 up to £15,000 up to £2,500 up to £5,000 up to £2,500 up to £1,000 up to £2,500

Section 1 - Property Damage contd.

Significant Features and Benefits	Significant Exclusions and Limitations
<ul style="list-style-type: none"> - members' club officials' and guests' personal effects whilst on club premises - members' sports equipment whilst on club premises and within any other club's premises within Great Britain - restoration of landscaped grounds arising from an insured peril other than storm or flood (excluding outside bowling greens – see separate section) - garden furniture and maintenance equipment in the open - cancellation or abandonment of club championships - machinery hire charges incurred following loss or damage arising from an insured peril - cups and trophies anywhere in Great Britain - sums Insured other than stock will be index linked annually - goods in transit anywhere in Great Britain 	<ul style="list-style-type: none"> up to £500 per person up to £500 per member up to £10,000 up to £5,000 excluding theft cover up to £5,000 up to £10,000 up to £2,500 the annual % applicable up to £1,000
Glass <ul style="list-style-type: none"> - breakage of plain plate, sheet or wired glass including resultant damage to framework and the necessary cost of boarding up - the cost of repair or replacement of stock on display - the cost of repair of alarm foil - breakage of fixed mirrors and fixed internal glass in showcases, counters and display cabinets - breakage of neon and illuminated signs - breakage of armoured, bent or other special glass or lettering or designs 	<ul style="list-style-type: none"> up to £500 up to £500 up to £1,000
Money <ul style="list-style-type: none"> - loss of business money limit any one loss - whilst in transit - during business hours whilst on the premises - outside business hours whilst on the premises: <ul style="list-style-type: none"> - in a locked safe - not in a locked safe - at your home or the home of an authorised employee - in the custody or control of an authorised official - loss of recorded crossed cheques, crossed postal orders, credit card sales vouchers and VAT purchase invoices - repair or replacement of any safe, security case or bag damaged following theft - misuse of business credit cards 	<ul style="list-style-type: none"> up to £2,500 up to £2,500 up to £1,000 up to £250 up to £500 up to £500 up to £250,000 up to £2,500 up to £500
Personal Assault <ul style="list-style-type: none"> - bodily injury to you or your employees in the event of assault consequent upon robbery or hold-up whilst engaged in duties connected with the business. - The following amounts are payable as compensation: <ul style="list-style-type: none"> - death, loss of limbs or eyes or permanent total disablement - temporary total disablement - temporary partial disablement - damage to clothing and personal effects 	<ul style="list-style-type: none"> up to £10,000 not exceeding 52 weeks - £100 per week not exceeding 52 weeks - £50 per week limit for each person £250

Section 2 – Business Interruption

Loss of gross revenue (including members' subscriptions) during the 24 month period immediately following destruction or damage to the trade contents or buildings caused by a peril insured by Section 1.

Significant Features and Benefits	Significant Exclusions and Limitations
<ul style="list-style-type: none"> - prevention of access to the premises following damage to nearby property caused by a peril insured- within 10 miles of the premises - accidental failure of public electricity, water or gas supplies for more than 60 minutes - failure of telephones for more than 24 hours - closure by a competent authority because of defective sanitation, infestation by vermin or pests at the premises - poisoning caused by food or drink - infectious or contagious disease, murder, suicide or rape at the premises - damage at the premises of a UK supplier 	<ul style="list-style-type: none"> - the policy automatically provides cover up to £250,000 but a higher sum insured can be selected if necessary. - corruption of computer records by malicious persons or accidental damage limit £10,000

Section 3 – Book Debts

Loss of outstanding debit balances owed by customers which you are unable to trace following loss of or damage to books of account and other records caused by a peril insured by Section 1, including the additional expenditure incurred in tracing the amounts owed.

Significant Features and Benefits	Significant Exclusions and Limitations
	<ul style="list-style-type: none"> - The policy automatically provides cover up to £25,000 but a higher sum insured can be selected if necessary. - deliberate falsification of business records - erasure or distortion of information on computer systems and other records - corruption of computer records by malicious persons or accidental damage

Section 4 – Employers' Liability

Legal liability for injury to employees as required by current UK legislation, up to a limit of £10,000,000 (£5,000,000 if arising out of terrorism) any one cause inclusive of legal defence costs.

Significant Features and Benefits	Significant Exclusions and Limitations
<ul style="list-style-type: none"> - legal costs incurred in the defence of criminal proceedings brought for a breach of the Health and Safety at Work Act 1974 	<ul style="list-style-type: none"> - limit £10,000 in any one period of insurance - work in connection with asbestos, or liability arising from exposure to or inhalation of asbestos - actions brought outside Great Britain, Northern Ireland, the Isle of Man or the Channel Islands.

Section 5 – Public Liability

Legal liability for accidental injury to the public or damage to their property as a result of defects in your premises or negligence by you or your employees in the conduct of your business, up to a limit of £2,000,000 any one cause plus legal defence costs incurred with our written consent.

Significant Features and Benefits	Significant Exclusions and Limitations
<ul style="list-style-type: none"> - obstruction, trespass or nuisance - contingent motor liability for non-owned vehicles - liability incurred under the Defective Premises Act 1972 - overseas personal liability - cloakroom personal liability - movement of vehicles - member to member liability <ul style="list-style-type: none"> - legal costs incurred in the defence of criminal proceedings brought for a breach of the Health and Safety at Work Act 1974 - damages, costs and expenses for wrongful arrest etc. - damage to leased, hired or rented premises 	<ul style="list-style-type: none"> - £2,000,000 but a higher sum insured can be selected if required - work in connection with asbestos, or liability arising from exposure to or inhalation of asbestos - watercraft unless hand propelled or less than 7 metres in length, or aircraft - any machinery or boiler that does not have an inspection certificate as required by law - vehicles used in circumstances where road traffic legislation requires insurance or security - liability arising from products - treatment, therapy, medical advice, fitness instruction or administration of drugs or medicines - use of solaria, sunbeds, saunas and hydro-massage facilities - the cost of cleaning up or removal of or damage to property arising out of asbestos - professional liability - provision of advice or any plan, design, formula or specification given separately for a fee - fines, penalties or liquidated, punitive or exemplary damages - the first £250 of property damage claims occurring away from your premises - actions brought outside Great Britain, Northern Ireland, the Isle of Man or the Channel Islands <p>limit £10,000 in any one period of insurance</p> <p>limit £10,000 in any one period of insurance excluding the first £250</p>

Section 6 – Products Liability

Legal liability for accidental injury to the public or damage to their property caused by products sold, supplied, processed, delivered, installed, tested, repaired, serviced, altered, treated or hired out by you and no longer in your possession or control, up to a limit of £2,000,000 in any one period of insurance plus legal defence costs incurred with our written consent.

Significant Features and Benefits	Significant Exclusions and Limitations
<ul style="list-style-type: none"> - legal costs incurred in the defence of criminal proceedings in respect of a breach of the Consumer Protection Act 1987 or the Food Safety Act 1990 	<ul style="list-style-type: none"> - £2,000,000 but a higher sum insured can be selected if required - professional liability - provision of advice or any plan, design, formula or specification given separately for a fee - liability arising from properly prepared products failing to perform the function for which they were intended - loss of or damage to products or the cost of making good or recalling products or rectifying defective work - any drug or medical preparation obtainable on prescription from a medical practitioner - any cosmetics, toiletries, animal feeds, seeds, fertilisers, insecticides or pesticides unless of proprietary manufacture - liability arising from exposure to or inhalation of asbestos - the cost of cleaning up or removal of or damage to property arising out of asbestos - fines, penalties, or liquidated, punitive or exemplary damages - actions brought outside Great Britain, the Isle of Man or the Channel Islands <p>limit £25,000 in any one period of insurance</p>

Section 7 – Deterioration of Refrigerated Stock

Deterioration of stock caused by breakdown of refrigeration units or failure of public electricity supply.

Note: the cover requires you to have a manufacturer's guarantee or a maintenance contract for any refrigeration unit which does not have hermetically sealed motors and compressors.

Significant Features and Benefits	Significant Exclusions and Limitations
<ul style="list-style-type: none"> - the sum insured is automatically increased by 25% during November, December and public holidays 	<ul style="list-style-type: none"> - up to £500, excluding the first £100 of each claim - deliberate act of the electricity supply authority - loss in any unit which is over 10 years old at the commencement of any period of insurance

Section 8 – Loss of Licence

The depreciation in value of your interest in the premises or the business following forfeiture or non-renewal of your licence to sell excisable liquors at the premises, by any cause beyond your control.

Significant Features and Benefits	Significant Exclusions and Limitations
<ul style="list-style-type: none"> - costs and expenses in connection with any appeal against forfeiture or non-renewal 	<ul style="list-style-type: none"> - £10,000 but a higher sum insured can be selected if required - non-renewal for which compensation is available under any Act of Parliament - forfeiture or non-renewal due to Town and Country planning requirements, compulsory purchase or alterations in the law

Optional Cover

Section 9 – Damage to Outside Bowling Greens

Damage to Bowling Greens caused by fire - lightning - explosion - earthquake - aircraft - riot or civil commotion - malicious damage - impact - escape of water or oil - collapse of television or radio aerials falling trees or branches.

Significant Features and Benefits	Significant Exclusions and Limitations
- option to increase standard excess to reduce premium	- up to £15,000 but a higher sum insured can be selected if required - excess £500 - damage by wild animals

Section 10 – Personal Accident

This section provides you with the means to pay compensation if a club official or member suffers an accidental bodily injury which entirely prevents them from engaging in your club's usual activities.

Significant Features and Benefits	Significant Exclusions and Limitations
- death, loss of limbs or sight, or permanent total disablement - compensation of £15 for each week that temporary total disablement lasts - medical, surgical or hospital treatment and nursing home charges incurred in connection with the injury - reimbursement of members' subscriptions as a result of a non-fatal accident or illness causing inability to play bowls for more than 50 days	£1,500 excluding the first two weeks, payable up to 52 weeks from the date of the injury (excluding persons aged over 65) up to 15% of the total compensation that is paid for a claim up to £1,000 per member - the first two weeks of disablement - insanity, intentional self-injury or suicide - disablement caused by participation in any criminal act, or your being under the influence of drugs or liquor - motor cycling and other hazardous sports or activities - pregnancy, childbirth, miscarriage, abortion, Aids or an Aids related condition - any pre-existing physical or mental disability or infirmity, medical condition or chronic or recurring ailment - any pain or disorder of the spine or back area unless there is supporting medical and radiological evidence from an orthopaedic specialist

Customer Service Information

1. Sterling Insurance Company Limited

Sterling Insurance Company Limited is a private company limited by shares, registered in England and Wales number 498605. It is authorised and regulated by the Financial Services Authority (FSA). The FSA is the independent watchdog that regulates financial services.

Our FSA register number 202012. You can check this on the FSA's Register by visiting the FSA's website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

Sterling Insurance Company limited is a member of Sterling Insurance Group Limited.

Head and Registered Office: Ambassador House, Paradise Road, Richmond upon Thames, Surrey TW9 1SQ.

Legal Expenses cover is underwritten by DAS Legal Expenses Insurance Company Limited, a private company limited by shares incorporated in England and Wales under registered number 103274. Its head and registered office is DAS House, Quay Side, Temple Back, Bristol BS1 6NH. It is authorised and regulated by the FSA and appears on the FSA's register under number 202106.

2. Disability Discrimination Act 1995

In accordance with the Disability Discrimination Act 1995 we are able to provide upon request a textphone facility, audio tapes, large print documentation and Braille documentation. Please advise us if you require any of these services to be provided so that we can communicate in an appropriate manner.

3. Law applicable to the contract

We propose to choose English law as the law applicable to the contract unless we agree another choice of law with you prior to the start date.

4. Premiums

Premiums are payable annually to Warwick Davis (Insurance Consultants) Ltd. Insurance premium tax, as imposed by current legislation, is incorporated into all premiums.

5. Duration of contract

The first period of insurance under your Jack of Clubs Bowling Clubs Protection Policy will be 12 months unless otherwise requested by you and agreed by the Company.

6. Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Further information about compensation scheme arrangements is available from the FSCS.

7. Notification of a claim

If you have a claim, or are aware of an incident that could result in a claim, please contact Sterling Insurance Company Limited on 01303 856300.

Enquiries or complaints

If you wish to make a complaint about any aspect of our service, you should write to the Customer Services Manager at Sterling Insurance Company Limited, 3rd Floor, Blackburn House, 22-26 Eastern Road, Romford Essex RM1 3PJ or telephone 01708 777900.

Please provide all relevant details of your policy and in particular your policy number to enable your complaint to be dealt with speedily.

If you remain dissatisfied you may also have the right to refer your complaint to the Financial Ombudsman Service at South Quay Plaza, 183 Marsh Wall, London E14 9SR or telephone 0845 080 1800.

If you have an enquiry or complaint about the suitability of the policy for your needs or about the advice or service you received from the insurance intermediary through whom you purchased your policy, you should contact them directly.

Following this procedure will not affect your legal rights.