



Sportsnet
Insurance Schedule



PREMISES 1

| | |
|----------------------|--|
| Risk Address: | 10 Greenhill Park Haywards Heath West Sussex United Kingdom |
| Post Code: | RH17 7SW |
| Business: | |

Section 1 CONTENTS

| DESCRIPTION | SUM INSURED |
|------------------------------------|-------------------------|
| Contents Fixtures Fittings and kit | £36,000 |
| Target Stock: | £2,000 |
| All Other Stock | £0 |
| Insurable Perils Operative: | 1,2,3,4,5,6,7,8,9,10,11 |
| Excess | Amount |
| Theft | £500 |
| Subsidence (when insured) | £1000 |
| All Other Claims | £350 |

Section 2 LOSS OF INCOME

| DESCRIPTION | SUM INSURED |
|---------------------------------------|--------------------|
| Gross Income – Maximum Amount Payable | £750,000 |
| Indemnity Period | 24 Months |
| Book Debts | £10,000 |
| Loss of Licence | £100,000 |

Section 3 LIABILITY

| DESCRIPTION | INDEMNITY LIMIT |
|------------------------------------|-------------------------------------|
| Employers' Liability | Any One Claim £10,000,000 |
| Public Liability | Any One Claim £2,500,000 |
| Products Liability | Aggregate any one Period £2,500,000 |
| Third Party Property Damage Excess | £350 |

Section 4 GLASS and SANITARY FITTINGS

| | SUM INSURED |
|---|---|
| Fixed plain or wired glass or mirrors or sanitary fittings | Replacement Value up to a Maximum Sum Insured £10,000 |
| Alarm foil, ornamental glass, lettering and silvering Limit | £500 |
| Excess | £350 |



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| | | | |
|--------------------------|---|--|--|
| Insured Name: | Haywards Heath Cricket Club | | |
| Postal Addresses: | 10 Greenhill Park Haywards Heath West Sussex | | |
| Post Code | RH17 7SW | | |
| Business: | | | |
| Insurer: | QBE Insurance (Europe) Limited Registered In England No 01761561 Plantation Place, 30 Fenchurch Street, London, EC3M 3BD Authorised and Regulated by the Financial Service Authority | | |

| | | | |
|--|--|--|--|
| Broker Name: | Towergate Underwriting Group Limited trading as Towergate Riskline | | |
| Postal Address: | Downsview House, 141 - 145 Station Road East, Oxted, RH8 0QE Authorised and regulated by the Financial Services Authority | | |
| If after reading your schedule you have any questions, please contact Towergate Riskline. | | | |

| | | | |
|-----------------------|-----------------|------------------------|-----------------|
| Policy Number: | QBESPO/ | Renewal Date: | 20th April 2011 |
| Date of Issue: | 29th March 2010 | Effective Date: | 20th April 2010 |
| Expiry Date: | 19th April 2011 | | |

| | |
|-----------------------|---------|
| Premium: | £552.86 |
| IPT @5.00%: | £27.64 |
| Total Premium: | £580.50 |



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Haywards Heath
West Sussex
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Registered In England No 01761561
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Section 5 MONEY

| DESCRIPTION | LIMIT |
|---|----------------------------|
| Money In Transit | £3,000 |
| Money In Bank Night Safe | £3,000 |
| Money In Premises during opening hours | £3,000 |
| Money In locked Safe Out of opening hours | £0 |
| Money Not In Safe Out of Hours | £250 |
| Money in private residence of Committee Member or Authorised Employee | £250 |
| Money in vending gaming machines on the Premises | £250 Limit any one Machine |
| Non-Negotiable Instrument as defined in the Policy | £250,000 |

Section 6 PERSONAL ACCIDENT (ASSAULT)

| | BENEFITS |
|--|--|
| Death | £25,000 |
| Total and permanent loss of sight in one or both eyes or Loss of one or both Limbs | £25,000 |
| Permanent Total Disablement | £25,000 |
| Temporary Total Disablement | £200 per week payable up to a maximum of 104 weeks |
| Excess | 1 week |

Section 7 FROZEN FOOD

| | | |
|-----------------------|--------------------------------|------|
| Total Stock in fridge | Cabinet(s) or freezer(s) Limit | £NaN |
|-----------------------|--------------------------------|------|

Section 8 GOODS IN TRANSIT

| | |
|-----------------------|------|
| Limit any one Vehicle | £NaN |
| Excess | £350 |

Section 9 BUILDINGS - optional only operative if a sum insured is shown below

| Risk Address | Sum Insured |
|---------------------------|-------------|
| Buildings | £NaN |
| Subsidence | Not Insured |
| Subsidence Excess | Not Insured |
| Excess – All Other Losses | £350 |

Endorsements and Conditions applicable to the Policy:

1. Minimum Security Conditions

(Only applicable to Contents and Money Sections)

For the purposes of the exclusion of theft from inadequately secured premises, the minimum standards of security are:

- (a) final exit doors must be secured as follows
 - (i) timber doors – by mortice deadlocks having five or more levers or conforming to BS3621 with matching boxed striking plate
 - (ii) aluminium doors – by cylinder mortice lock operating a swinging lock bolt
 - (iii) PVCu doors – by key operated multi-point locking devices having three or more locking points
 - (iv) the first closing leaf of double leaf doors must be fitted internally with bolts top and bottom
- (b) all other external doors and internal doors leading to common areas or other premises must be secured
 - (i) by the means set out in (a), or
 - (ii) by key operated security bolts fitted top and bottom
- (c) all opening windows or rooflights accessible from the ground or via roofs, fire escapes, pipework or other structures must be secured by key operated locking devices or screwed permanently shut
- (d) any security measures stipulated or agreed by us in writing

Any door or window officially designated a fire exit by the Fire Authority is excluded from these requirements

See also Policy Schedule for additional security requirements



Sportsnet
Insurance Statement of
Fact



STATEMENT OF FACT

You have not had any insurance declined or required special terms. You have not had a policy cancelled or been refused renewal of any insurance of a type for which you are now applying. The Directors and Partners or any member of your family directly connected with the Club have never been: declared bankrupt or been the director of a company which went into liquidation or been convicted of arson, criminal deception, fraud, forgery, robbery or any crime of violence associated with these or any offences.

To the best of your knowledge the Premises are not on made up ground and this property, as well as any other property in the area has never been damaged by, or show signs of subsidence. In the past 5 years, there has been no opposition to your license to sell alcohol or incidents likely to affect its renewal. You will comply with the minimum security standards at the insured premises for the duration of the policy. Insured premises must be inspected daily if unoccupied for longer than 72 hours

The Statement of Fact is a record of information that you provided to Towergate Riskline and any assumptions made about you and your business upon which your insurance quotation is based.

The Statement of Fact and Schedule are incorporated in and form part of the Policy and should be read together as one contract. You are not required to sign the Statement of Fact but you should read it carefully in conjunction with the Schedule to verify that all the information contained therein is correct.

If any of the information is incorrect you should immediately notify Towergate Riskline and obtain a revised Statement of Fact and/or Schedule. It is important that you provide details of all facts which are likely to influence the assessment of your insurance quotation. If you are in any doubt whether any fact may influence the insurance policy, then this information should be disclosed. If any of this information is inaccurate or untrue it may affect your rights under the insurance policy.

Useful Information

Termination

If you wish to terminate the contract at any other time please contact Towergate Riskline who arranged the Policy