



## CPSA Insurance Scheme for Affiliated Clubs and Commercial Shooting Grounds

### PROPOSAL FORM

#### Introduction

This CPSA Insurance Scheme for affiliated clubs and commercial shooting grounds has been specially designed by Perkins Slade Ltd to cover two essential areas of insurance protection:

#### 1. Liability Insurances

This protects a club or ground, owners or executives, employees or volunteers, coaches, referees or safety officers, users or members, in the event that their actions cause injury or loss to other people or damage to property.

Employers Liability protection (which is a statutory requirement) is also available for clubs and grounds who have employees.

#### 2. Property and Assets Insurances

Which covers the loss of or loss of use of property or assets (which could cause a threat to the continuation of the business or activity).

**If you require either or both of these insurances please complete this questionnaire and return it to Perkins Slade Ltd.**

If you need assistance regarding any aspect of your enquiry please contact Gary Schofield, as follows:

Telephone      0121 698 8119  
Email            g.schofield@perkins-slade.com

Please also refer to the attached Guidance Note, which provides additional information designed to tell you more about the insurances you are purchasing and to help you complete the questionnaire more easily.

#### General Information

Business/club name	<input type="text"/>	Category of membership <input type="checkbox"/> Associated <input type="checkbox"/> Premier <input type="checkbox"/> Affiliated <input type="checkbox"/> Premier plus <input type="checkbox"/> Registered	
Company legal status (if applicable)	<input type="text"/>	Affiliation number	<input type="text"/>
Which description best defines your organisation?	<input type="checkbox"/> A commercially run shooting business or school <input type="checkbox"/> A not for profit voluntary sports club (If you are a voluntary sports club please attach a copy of your constitution)		
Contact name	<input type="text"/>		
Postal address	<input type="text"/>		
		Postcode	<input type="text"/>
Telephone no.	<input type="text"/>	Email	<input type="text"/>
Mobile phone no.	<input type="text"/>	Website	<input type="text"/>
Address of business/club if different from above	<input type="text"/>		
		Postcode	<input type="text"/>

# 1. Liability Insurances

## 1.1 Civil Liability

Renewal date		Current insurer	
Current premium	£	Cover commencement date*	

\* Cover can not commence until a completed form and premium have been received by Perkins Slade Ltd

Is your club/ground	<input type="checkbox"/> Open?	<input type="checkbox"/> Closed?	
Number of members		Number of visits per annum by non members (estimate)	
Please list all the activities you wish to have insured			
Total income	£		
Are all your instructors appropriately qualified?		<input type="checkbox"/> Yes	<input type="checkbox"/> No

<b>Protection of Children and Vulnerable Adults</b>		
Do you have any members under 18 or any under 18 participants?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Do you have any vulnerable adults* who are members or vulnerable adult participants?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
If the answer to either of the above questions is yes (and you require 'Abuse' protection) please complete the attached PCVA questionnaire		

<b>Limit of Indemnity</b>				
Please indicate the limit of indemnity required	<input type="checkbox"/> £5m	<input type="checkbox"/> £10m	<input type="checkbox"/> Higher (please indicate)	£ m

## 1.2 Employers Liability

Is insurance required?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	Please state wagheroll	£
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<b>Claims Information (Civil and Employers Liability)</b>		
Have any accidents or claims arisen in the past 5 years, whether insured or not?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
If yes, please give details on a separate sheet or attach insurers confirmed claims experience (if presently or previously insured)		

<b>Previous Insurances – please provide details of liability insurance policies held in the last five years</b>		
The following questions must be answered in order to confirm the retroactive date on the new policy. Cover can only be considered back to the date of your last continuous period of cover		
Insurance company	Start date	Expiry date

## 2. Property Insurance

Address of premises to be insured, or where property is stored

(leave blank if address is the same as stated in General Information)

Postcode

### Buildings

Construction of the building:

Walls  Brick  Concrete  Stone  Timber  
 Floors  Concrete  Stone  Timber  
 Roof  Asbestos  Concrete  Metal  Slate/tile  
 Is the building alarmed?  Yes  No Is RedCare provided?  Yes  No

If yes please give name of installer

What security measures are currently in force?  
(please see notes, below)

Buildings sum insured (should represent the replacement/rebuilding cost and not the market value)

£

Contents at named premises only (please specify any item(s) over £2,000 in value on a separate sheet)

£

Trophies anywhere in the UK (please specify individual details and values on a separate sheet)

£

Is Loss of Revenue cover required?

Yes  No

Gross turnover

£

**Subsidence** - Do you require a quotation?

Yes  No

**Terrorism** - Do you require a quotation?

Yes  No

### Claims Information

Have any incidents or claims arisen in the past 5 years, whether insured or not?

Yes  No

Are any of the above claims attributed to flood?

Yes  No

If yes to either question, please give details on a separate sheet or attach insurers confirmed claims experience

Name of current insurers or previous insurers if expired

Renewal/expiry date

### Important: The following will apply to all policies covering buildings, contents & equipment from inception date

#### Minimum Standards of Security: Policy Conditions

The minimum standards of security will apply to your policy. If you do not currently comply with these, insurers will expect you to comply within 90 days of the policy start date, after which theft cover will be excluded in the event of non compliance. You do not need to advise us of compliance/non compliance, this will be checked at the point of any claim.

**The provision of theft cover is dependent upon the following minimum security standards which must be operative overnight or when the premises are unattended:**

1. If an alarm is installed at the premises it should be maintained in full and effective working order, including maintenance by an approved installer.
2. Where the intruder alarm system is required or approved by the Insurers, it should be installed in accordance with the specification agreed with Insurers and should be set in its entirety whenever the premises are left unattended.
3. The final exit door of the premises should be fitted with a mortise deadlock which has five or more levers and conforms to BS3621-1980, or, for aluminium or UPVC framed doors - a cylinder operated mortise deadlocking multi-point locking system should be fitted.
4. All other external doors/internal doors giving access to any part of the building should be fitted with a five lever mortise deadlock or two key operated security bolts for doors, one fitted approximately 30cm from the top of the door, another approximately 30cm from the bottom.

5. All ground floor and accessible opening windows including skylights should be fitted with key operated window locks. This requirement does not apply to windows/skylights which are protected by solid steel bars/grilles/lockable gates, expanded metal or weld mesh provided agreement has been obtained from Insurers.

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

**The minimum standards of security for steel containers (only if you use a steel container to store insured contents & equipment):**

Access to be restricted by the following measures:

1. Locking bars to be fitted to the external doors of the steel container and at least two mortise closed shackle padlocks (such as Chubb IK21 and/or Chubb IK11/or Ingersoll CS712).
2. If the sum insured of items within steel containers exceeds £10,000 (per container), the above padlocks should be protected by a shroud.

**Minimum standards of security in respect of wooden structures (eg sheds); trailers, horse boxes, caravans and machinery/plant (eg sit on lawnmowers, grass cutting tractors) etc:**

These items should be disclosed to Insurers via Perkins Slade for specific advice.

### 3. Additional Insurance Protection

#### 3.1 Legal Advice and Expenses

Legal expenses, including employment claims  
(for benefits please see Guidance Note)

Do you wish to take out this protection?

Yes

No

#### 3.2 Personal Accident Benefits (available for constituted clubs only)

Number of members (please note **all** members must be included)  
(for benefits please see Guidance Note)

##### Claims Experience

Have any incidents or claims arisen in the past 5 years, whether insured or not?

Yes

No

If yes, please give details on a separate sheet or attach insurers confirmed claims experience

### 4. Declaration (to be completed in all cases)

Have you or any official of the club / shooting ground after enquiry:

• Ever been refused cover?

Yes

No

• Had special terms imposed upon you?

Yes

No

• Been convicted, or have a prosecution pending for any offence involving dishonesty of any kind?

Yes

No

• Ever been declared bankrupt?

Yes

No

• Been made aware of any circumstance which might give rise to a claim against the proposer, or any of its directors, officers or committee members?

Yes

No

If yes to any of the above, please provide details on a separate sheet

I/We declare to the best of my/our knowledge and belief that the above statements are true and complete and will form part of the contract between me/us and the Insurer.

I/We declare there are no known incidents or circumstances that might give rise to a claim and there are no material facts that should be disclosed to insurers. (If you are in any doubt about whether facts are material, you must tell us. Failure to do so could affect the validity of your policy).

The personal information you provide to Perkins Slade Ltd will be used to process your application for insurance, as part of that process we will need to pass this information onto the insurer(s) providing cover.

Perkins Slade Ltd may also use the information you provide to send you details of products and services that might be of interest to you.

If you do not wish to receive this information please tick the box

You may obtain full policy wordings by contacting Perkins Slade Ltd on 0121 698 8000.

Signed

Name (block capitals)

Status/position

Date

#### Please return this proposal form to:

Gary Schofield  
Perkins Slade Ltd  
3 Broadway  
Broad Street  
Birmingham  
B15 1BQ

**Copy Information** – You should keep a record of all information you have given us

**Protection of Children & Vulnerable Adults - Civil Liability  
Questionnaire for CPSA Affiliated Clubs and Commercial Shooting Grounds**

Please complete in capital letters using ink pen and tick responses as appropriate. If any response is **Not Applicable**, please provide details of why this does not apply to your organisation. Where additional information is provided in support of a response, please tick the **Attachment** response.

For the purposes of this questionnaire:

- 1 Vulnerable Adults are defined as any person aged 18 or over who:
  - a) is in need of assistance by reason of mental, physical or learning disability, age or illness and who:
  - b) is unable to take care of him or herself or unable to protect him or herself against significant harm or serious exploitation which may be occasioned by the acts or omissions of other people
- 2 The term Employee includes any volunteer, defined as any person who performs any activity which involves spending time, unpaid (except for travelling and other approved out-of-pocket expenses), doing something for the benefit of someone (individuals or groups)
- 3 Criminal Records Bureau or CRB shall mean any Disclosure Service operated in England and Wales, Scotland or Northern Ireland

Name of Proposer/Insured

Policy Number

Policy/Management	YES	NO	N/A	Attachment
1. Do you have a written policy statement on the protection of children or vulnerable adults?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Do you have documented instructions on the protections of children or vulnerable adults?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Do you have a written anti-bullying policy?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Do you have written instructions on managing behaviour and acceptable restraint?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Do you have a documented employee disciplinary and grievance procedure?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Do you have a designated person responsible for all issues regarding the protection of children or vulnerable adults?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. Do you have written guidelines on the roles and responsibilities of all employees and other persons providing services on your behalf?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Operational	YES	NO	N/A	Attachment
8. Do you have a documented method to ensure continued compliance with regulations and guidance on the protection of children and vulnerable adults?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9. Are sufficient and suitable risk assessments undertaken and documented?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10. Do you have written guidelines on the supervision of children or vulnerable adults where overnight accommodation is provided and/or during activities away from your main premises?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11. Do you have written standards of good practice for acceptable behaviour?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
12. Do they include guidelines on personal coaching, intimate care or appropriate contact?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
13. Do you have written guidelines on the control of the use of photographic equipment within your club?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
14. Do you have a separate and secure means to store material relating to allegations or concerns?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

<b>Recruitment/Employment</b>		<b>YES</b>	<b>NO</b>	<b>N/A</b>	<b>Attachment</b>
15.	Are <u>all</u> employees required to complete a written application form?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
16.	Do you verify the identity of all applicants prior to employment?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
17.	Are written references requested and independently verified for all employees?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
18.	Are all qualifications provided independently verified?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
19.	Do you undertake CRB checks on all employees prior to employment?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
20.	Do you update CRB checks at least every 3 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
21.	Are all prospective employees required to declare prior abuse convictions and whether they have been or ever having been the subject of any abuse investigation or enquiry?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
22.	Have any employees past or present ever been interviewed in connection with or been the subject of any abuse investigation or enquiry?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

<b>Training/Competency</b>		<b>YES</b>	<b>NO</b>	<b>N/A</b>	<b>Attachment</b>
23.	Does your induction training for employees include awareness of the protection of children and vulnerable adults?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
24.	Do all employees receive a summary of your protection procedures for children and vulnerable adults?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
25.	Do you record the receipt including signature by employees of all policy procedures and guidelines?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
26.	Do all employees receive relevant training on the protection of children and vulnerable adults?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

<b>Incident/Complaint Handling</b>		<b>YES</b>	<b>NO</b>	<b>N/A</b>	<b>Attachment</b>
27.	Do you have a formal procedure for dealing with complaints or concerns regarding abuse or neglect?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
28.	Does it include a whistleblower policy whereby unacceptable conduct of employees can be reported without recrimination?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
29.	Does it include guidelines on how to respond to allegations or concerns regarding abuse or neglect?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
30.	Do you have a designated person to whom all complaints or concerns regarding abuse or neglect are reported?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
31.	Are all concerns or complaints concerning abuse or neglect recorded?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
32.	If yes, are such records retained for at least 25 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**IMPORTANT**

**Please read the following carefully before you sign and date the Declaration.**

- The questions on this form and any other details we specifically request, relate to facts considered material to underwriting the insurance. If you answer them fully and honestly you will be considered to have fulfilled your duty to disclose material facts. Failure to do so may invalidate your insurance. If in response to any of these questions you are in doubt whether a fact is material or not you should disclose it.
- You should keep your own record (including copies of letters) of all information supplied to us in arranging this insurance.

**DECLARATION**

- I/We declare that to the best of my/our knowledge and belief the answers given are true and complete.
- I/We agree that if any answers have been completed by any other person, such person shall be regarded as my/our agent and acting on my/our behalf, and not the agent of Royal & Sun Alliance Insurance plc.
- I/We declare that this Questionnaire is for insurance in the normal terms and conditions of Royal & Sun Alliance Insurance plc's policy and shall be incorporated in and form part of the insurance contract.

**Signature of proposer/insured**  **Date**

**Name (black capitals)**

**Status/position**



**CPSA Insurance Scheme  
For Affiliated Clubs and Commercial Shooting Grounds**

**GUIDANCE NOTE**

All those involved in the running of a shooting ground or club need to be confident that both they and their users/members are adequately and appropriately insured.

There are two key areas where insurance protection is required:

1. In the event that their actions or the actions of their users/members cause injury or loss to others, or damage to property.
2. If they suffer loss or damage to their own property and assets, which poses a threat to the continuation of the business.

With these factors in mind Perkins Slade Ltd have arranged two insurances, specifically designed for clubs and commercial shooting grounds affiliated to the CPSA.

1. Liability
2. Property and Assets

## 1. Liability

It is of vital importance that all organisations protect themselves against the disastrous consequences of liability for injury or damage arising out of their actions and this includes the actions of all executives, officials, employees, members, users and voluntary helpers. All participants, irrespective of their involvement, could find themselves held personally responsible for court costs and damages awarded where an action has been brought against them for negligence and it is essential that adequate liability insurance is arranged to avoid such consequences.

### Civil Liability

Civil Liability is the generic term for a bespoke insurance policy that includes five areas of protection, which are described as follows:

- 1. Public Liability**  
Bodily injury to third parties and/or damage to third party property arising out of the insured activities. Cover includes member-to-member liability, damage to leased or rented premises, trespass, nuisance and pollution. The interest of principals (land/property owners' etc) is also included.
- 2. Professional Indemnity**  
Loss (financial or otherwise) that arises out of errors and omissions (eg bad advice or failure to act) and would include the activities of coaches, safety officers and referees.
- 3. Products Liability**  
Bodily injury to third parties and/or damage to third party property arising out of any goods sold or supplied by the Insured.
- 4. Directors & Officers Liability**  
Indemnity to the directors or officers of the insured for wrongful acts.
- 5. Libel & Slander**  
Liability for written or spoken word.

### Limit of Indemnity

The limit of indemnity is the maximum amount of damages insurers will pay in relation to the settlement of a claim. Once the limit is exceeded they will relinquish control and be under no further liability, leaving the organisation and its members to fund any difference in cost.

Bearing in mind the level of damages now being awarded by the Civil Courts, which have been in excess of £5m, we ask you to consider increasing the limit of indemnity to £10m or higher.

### Basis of Cover

Civil Liability cover is provided on a "claims made" basis. This means there has to be a policy in force at the time the incident is first reported to you, not necessarily at the time the activity was undertaken. Once a policy is cancelled, no cover is provided for claims that are notified after the date of cancellation.

### Protection of Children and Vulnerable Adults

Children are any person under the age of 18.

Vulnerable adults are defined as any person aged 18 or over who is in need of assistance by reason of mental, physical or learning disability, age or illness and who is unable to take care of him or herself or unable to protect him or herself against significant harm or serious exploitation which may be occasioned by the acts or omissions of other people.

NB - Damages and associated legal costs following claims for injury caused by acts of abuse may also be included, but will be subject to the completion of a further questionnaire.

### Visitors

#### Commercial Shooting Grounds

Insurance automatically protects all users attending a commercial shooting ground.

#### CPSA Affiliated Clubs

Insurance protection is provided in respect of the first 50 non-member visits as part of the insurance package.

Where non-member visits exceed 50 per annum an additional premium charge will be made.

Please note that each non-member visit must be recorded and retained by the club for a minimum of 3 years. It is the total number of visits that counts for premium purposes and not the number of visitors.

### Retroactive Date

The standard cover will exclude incidents happening before the retroactive date which will be the date the policy is started. However, if you can provide us with details of your previous policy(ies) we may be able to provide cover for a longer period.

### Principal Exclusions

Liability arising out of:

- product guarantee or recall, repair or replacement.
- damage to any data.
- trademark name, registered design, copyright or patent risks.
- medical malpractice.
- presence of asbestos or the exposure to asbestos.
- the person accused or alleged to be the abuser.
- deliberate, dishonest or foreseeable acts.
- pension trustees liability.
- incidents prior to the retroactive date.
- injury to employees (separate cover – see below).

### Employers Liability

You are required by law to have employers' liability insurance for people who you employ. However, people who you normally think of as self-employed or voluntary workers may be considered as your employees for the purposes of employers' liability insurance. Whether you choose to call your contract a contract of employment or a contract for services is largely irrelevant. What matters is the real nature of your relationship with the people who work for you and the degree of control you have over the work they do.

In general, you may need employers' liability insurance for someone who works for you if any of the following apply:

- you have the right to control where and when they work and how they do it.
- you supply most materials and equipment.
- you have a right to any profit your workers make although you may choose to share this with them through commission, performance pay or shares in the company. Similarly, you will be responsible for any losses.
- you deduct national insurance and income tax from the money you pay them.
- you require that person only to deliver the service and they cannot employ a substitute if they are unable to do the work.
- they are treated in the same way as other employees, eg if they do the same work under the same conditions as someone you employ.

The Civil and Employers Liability are provided by Royal & Sun Alliance plc.



## 2. Property and Assets

In addition to liability cover, protection is necessary against loss or damage to property and assets.

"All Risks" cover operates in respect of damage occurring to the property insured, including fire, storm, malicious damage and theft.

(Subsidence and Terrorism cover can be included for an additional premium).

Losses arising out of theft are subject to there being evidence of forcible or violent entry to or exit from a secure place.

### 2.1 Buildings

'Buildings' includes landlord's fixtures and fittings, walls, gates, fences and outbuildings.

### 2.2 Contents at named premises

'Contents' relates to property belonging to the insured or for which the insured is legally or contractually responsible. This would include, but not be limited to, office equipment and machinery, furniture, sports equipment, traps, vending machines, goods in trust and property held for sale. A minimum excess of £100.00 applies in respect of each and every loss.

*The policy specifically excludes vehicles, caravans, trailers, watercraft or aircraft, precious metals/jewellery, works of art, fragile or brittle articles, tobacco, cigars, cigarettes, unless specifically mentioned as insured under the policy.*

### 2.3 Loss of Revenue

Revenue could be lost following damage to any building owned or occupied by the insured, or to any of the insured's own equipment.

### 2.4 Terrorism

With effect from 1 January 2003 the Property and Loss of Revenue cover contains provisions which exclude or limit loss or damage arising from acts of terrorism.

As such this policy does not cover any consequence whatsoever resulting directly or indirectly from or in connection with War or Terrorism regardless of any other contributory cause or event.

*However, Terrorism insurance cover is available for a premium charge. Please complete the necessary section of the proposal form if this is required.*

### 2.5 Money and Personal Accident Assault

- Money in transit, on premises during business hours or in a bank night safe.
- Money in your home or that of your directors', partners' or employees' in a locked safe or when an adult is in residence.
- Crossed cheques, crossed money orders and crossed postal orders.
- Any other money.

Personal Injury (robbery) covers you or any director, partner or employee sustaining bodily injury during a robbery.

### 2.6 Subsidence Ground Heave or Landslip

#### Principal Exclusions

1. Settlement or movement of made-up ground or by coastal or river erosion.
2. Occurring as a result of the construction, demolition, structural alteration or structural repair of any property at the premises.
3. Resulting from normal settlement or bedding down of new structures.
4. Commencing prior to the granting of cover under this insurance.

The Property & Assets insurance is provided by Royal & Sun Alliance Plc.

## 3. Additional Optional Insurances

### 3.1 Legal Advice and Expenses

#### With insurers consent:

Legal advice and pursuit or defence of claims or legal proceedings in connection with the clubs related activities, made or brought by or against the club/ground within the UK, in respect of:

- Criminal Prosecution
- Employment Disputes
- Tax Protection
- Property Disputes
- Data Protection
- Personal Injury
- Wrongful Arrest Defence
- Pension Trustee Defence

**Indemnity Limits** £50,000 any one claim  
£500,000 in the aggregate

**Territorial Limits** United Kingdom of Great Britain and Northern Ireland, Channel Islands and the Isle of Man

**Excess's** Tax Protection - Aspect Enquiry Claims - £1,000  
All other sections – nil

**Increased Excess** Employment Disputes and Tax Protection - not applicable  
(For use of own Appointed Representative) All other sections - £1,000

#### Principal Exclusions

##### Criminal Prosecution

- Arising from HMRC Investigations
- Allegations of offences alleging dishonesty
- Allegations of road traffic offences

##### Tax Protection

- Technical or routine treatment matters
- Defence of a criminal prosecution
- Investigations by the Special Civil Investigations or Criminal Investigations Office of HMRC
- Where the Anti Avoidance Intelligence Unit of HMRC are involved

##### Property Disputes

- Payment of rent, tax or service charges
- Planning or building regulations
- Renewal of your tenancy agreement
- A contract relating to your property (other than a tenancy agreement)

The Legal Expenses protection is provided by Abbey Legal Protection.

### 3.2 Personal Accident Insurance (available to constituted clubs only)

This provides a "no-fault" compensation for club members who are injured whilst participating in a club recognised or approved activity anywhere in the world. Cover also includes direct travel to/from the activity anywhere in the UK.

#### Benefits

For persons aged between 3 years and 70 years.

(a) Death occurring within two years of the accident	£15,000
(b) Total loss by physical severance or permanent total loss of use of one or more limbs	£15,000
(c) Permanent total loss of all sight in one or both eyes	£15,000
(d) Permanent total loss of speech or hearing in both ears	£15,000
(e) Other permanent total disablement which prevents the participant following any occupation	£15,000

Benefits shall not be payable for more than one of the above (a) to (e) in respect of any one person insured.

#### Exclusions

- War and kindred risks
- The participant engaging in or practising for a sport as a profession
- Illness or disease not resulting from bodily injury or bodily injury due to any gradually operating cause
- Bodily injury resulting from:
  - flying other than as a passenger
  - suicide or attempt thereof
  - driving whilst under the influence of alcohol or drugs
  - HIV or AIDS related illnesses
  - persons undertaking the insured sport against medical advice

*The maximum liability is limited to £500,000 for any one occurrence.*

The Personal Accident insurance is provided by Royal & Sun Alliance plc.