

Charity and Community Insurance renewal pack

Renewal notice



Mr J Wilkinson
24 Claverton Way
Rushmere St. Andrew
IPSWICH
Suffolk
IP4 5XF

11 June 2013

Dear Mr Wilkinson

Thank you for choosing Ecclesiastical for your Charity and Community Insurance policy over the past year. Your policy is due for renewal on 1 June 2013 and I have enclosed your policy documentation.

- **The premium for next year is £5,535.76.**

This includes 6% Insurance Premium Tax of £313.35.

Please send a cheque for the premium by 1 June 2013 to renew your insurance. You should make the cheque payable to 'Ecclesiastical Insurance Office plc', and write your policy number on the back.

If you prefer, you can pay by Direct Debit – details of how to do this are on the Direct Debit Instruction form.

We look forward to continuing to provide insurance for you over the coming year. If you have any questions, please contact me and I will be happy to help.

Yours sincerely



Stephen Butler
Commercial Underwriter

Direct tel:

Direct Commercial Department
0845 777 3322

directsouth@ecclesiastical.com
Ecclesiastical Insurance Office plc,
Beaufort House, Brunswick Road,
Gloucester GL1 1JZ
www.ecclesiastical.com

Policy number
06/CBP/9098943

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

In this pack

- Direct Debit Form
- Policy schedule

What to do next

- 1 **Check** your policy details.
- 2 **Send** a cheque for your premium.



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 and Community Insurance policy document and the updates notice in this pack. Tell us if you want to make any changes.

Premium details

Premium: **£5,535.76**

This is made up of a premium of £5,222.41 plus Insurance Premium Tax at 6% of £313.35.

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	Premium
General cover		

Policy clauses

Insured Title

It is noted that the insured title reads as follows: The National Programme Umpiring Association, Midland (including non BCHUA and EMHUA members) North 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 & Wilshire, Hertfordshire & Bedfordshire, Isle of Man, Kent, Lancashire Central, Lincolnshire, Middlesex, Norfolk, Northumberland & Durham, North West, Oxfordshire, Surrey, Suffolk, Sussex, and, Cornwall Hockey Association's, Cumbria Hockey Association's, Dorset Hockey Association's, West Hockey Association's, Wiltshire Hockey Association's Umpires or Umpiring Sections.

And any member (all classes) or any employee of such associations and any other umpire appointed by such associations

Policy number

06/CBP/9098943

Date of issue

11 June 2013

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

1 June 2013 to
31 May 2014

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 **11 June 2013** Effective from **1 June 2013**

Ecclesiastical Insurance Office plc. (EIO) Reg. No. 24869. This company is registered in England at Beaufort House, Brunswick Road, Gloucester, GL1 1JZ, UK. EIO is authorised and regulated by the Financial Services Authority and is a member of the Financial Ombudsman Service and Association of British Insurers.

Charity Insurance renewal pack

Policy schedule

And Umpires appointed to the Durham Clubs League (Ladies) and Midland Region Women's Hockey league.

Business Description Extension

The definition of BUSINESS is extended to include (a) 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 (b) The appointment of any members as an umpire or match delegate to the national leagues, to county, regional or international matches or competitions. (c) Travel to and from such appointments

Business Restrictions

The cover provided by this policy for umpires appointed to the Durham Clubs League (Ladies) and 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.

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Charity Insurance renewal pack

Policy schedule



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	£6,000,000	£250
Products Liability	£6,000,000	N/A

Liabilities clauses

Liabilities Section

Definitions

INJURY is restated as means BODILY INJURY wrongful arrest false imprisonment detention wrongful eviction or invasion of the right of privacy

and not as otherwise shown in the policy document

Advice not given for a fee

Under Exclusions to Cover 2 exclusion 6 is deleted and the following substituted therefor :

6 No indemnity will be provided in respect of any liability arising from (i) advice design or specification given for a fee (ii) advice design or specification which if not given for a fee is or would normally be the subject of a specific Professional Indemnity Insurance

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 all other costs and expenses as a result of errors or omissions in the and 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)

Charity Insurance renewal pack

Policy schedule



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 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) Avon County Women's (2) Avon & Somerset (3) Berkshire (4) Birmingham Counties (5) Buckinghamshire (6) Cornwall Hockey Association (7) Cumbria Hockey Association (8) Devon (9) Dorset Hockey Association (10) East Midlands (11) East Region (12) Essex (13) Hampshire (14) Hereford Gloucester & Wiltshire (15) Hertfordshire and Bedfordshire (16) Kent (17)

Charity Insurance renewal pack

Policy schedule



Lancashire Central (18) Lincolnshire (19) Midland Region (20)
Middlesex (21) Norfolk (22) North Region (23) Northumberland &
Durham (24) North West (25) Suffolk (26) Surrey (27) Sussex (28)
Southern Counties (29) West Hockey Association (30) Wiltshire
County Hockey Association

The cover provided to the Cumbria, Cornwall, Dorset, West and
Wiltshire Hockey Associations 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

Liability Terrorism cover

Liabilities section - Cover 2 - Public and products liability
Exclusion 13 relating to Terrorism is deleted

Liabilities section - Cover 2 - Public and products liability
'Cover' now reads as follows and not as otherwise stated Cover WE
will indemnify YOU against YOUR legal liability to pay damages
arising out of (a) accidental INJURY of any person (b)
accidental DAMAGE to PROPERTY (c) nuisance trespass to land
trespass to goods or interference with any easement of air light water
or way WE will not provide indemnity in respect of any liability
which arises from any deliberate act or omission by YOU which could
reasonably have been expected having regard to the nature and
circumstances of such act or omission or which is a natural
consequence of the ordinary conduct of YOUR BUSINESS
happening during the period of insurance and caused either in
connection with the BUSINESS or by PRODUCTS

WE will in addition indemnify YOU against LEGAL COSTS other
than in respect of any claim which is brought within the legal
jurisdiction

of the United States of America or Canada in which
circumstances LEGAL COSTS shall be included within the limit
of indemnity

The total amount WE will pay in respect of damages for (a) any
one EVENT (and all EVENTS happening during any period of
insurance caused by PRODUCTS) which is directly or indirectly

Charity Insurance renewal pack

Policy schedule



caused by or results from or is in connection with TERRORISM or any action taken in controlling preventing suppressing or in any way relating to TERRORISM shall not exceed the public & products limit of indemnity as stated in the schedule or £5,000,000 whichever is the less If WE allege that the INJURY or DAMAGE has resulted from TERRORISM the burden of proving the contrary shall be upon YOU (b) any other EVENT (c) all other EVENTS happening during any period of insurance caused by PRODUCTS (d) all EVENTS arising from POLLUTION OR CONTAMINATION which WE deem to have occurred.during any period of insurance shall not exceed the limit of indemnity shown in the schedule

Where WE are liable to indemnify more than one person the total amount of indemnity to all parties including YOU in respect of damages arising from one EVENT shall not exceed the limit of indemnity shown in the schedule

The following exclusion is added to the Public & products liability exclusions No indemnity will be provided in respect of any liability directly or indirectly caused by resulting from or in connection with TERRORISM arising at (a) PREMISES of 40 storeys or more (b) Sports stadia exhibitions theatres or music venues where attendance may exceed 1,000 people at any one time

The following extension applies to the Public & products liability section

Personal liability residents and resident staff

At YOUR request WE will indemnify resident staff and YOUR residents against their legal liability to pay damages and LEGAL COSTS arising out of accidental INJURY or accidental DAMAGE happening during the period of insurance within the GEOGRAPHICAL LIMITS arising solely in a personal capacity The total amount WE will pay in respect of damages for any one EVENT is the public liability & products limit of indemnity as stated in the schedule or £5,000,000 whichever is the less The cover provided by this extension is extended to apply anywhere in the world for a period not exceeding 60 days in any one period of insurance No indemnity will be provided by this extension (i) arising out of the

Charity Insurance renewal pack

Policy schedule



ownership or occupation of land or buildings (ii) where indemnity is provided by any other insurance (iii) arising from any craft designed to travel in on or through water or space but this exclusion shall not apply to any watercraft hired or borrowed and which are less than 5 metres in length and with a maximum speed of less than 15 knots while operated on inland waterways or within 3 miles of the coast (iv) arising from any electrically or mechanically powered vehicle other than a battery powered wheelchair or mobility scooter or a vehicle used only as domestic gardening equipment or a golf cart trolley or buggy controlled by someone on foot

Overseas personal liability

WE will indemnify YOU and if YOU request any EMPLOYEE director trustee or partner of YOURS for personal liability for INJURY or DAMAGE arising other than in connection with the BUSINESS or any business of the person claiming indemnity while such persons are temporarily outside the GEOGRAPHICAL LIMITS in connection with the BUSINESS No indemnity will be provided by this extension (i) for any liability which attaches solely because of a contract (ii) arising out of the ownership or occupation of land or buildings (iii) where indemnity is provided by any other insurance (iv) arising from any craft designed to travel in on or through water air or space but this exclusion shall not apply to any watercraft hired borrowed and which are less than 5 metres in length and with a maximum speed of less than 15 knots while operated on inland waterways or within 3 miles of the coast (v) arising from any electrically or mechanically powered vehicle other than a battery powered wheelchair or mobility scooter or a vehicle used only as domestic gardening equipment or a golf cart trolley or buggy controlled by someone on foot

WE will in addition indemnify YOU against LEGAL COSTS other than in respect of any claim which is brought within the legal jurisdiction of the United States of America or Canada in which circumstances LEGAL COSTS shall be included within the limit of indemnity The total amount WE will pay for damages for any one EVENT is the public & products liability limit of indemnity as stated in the schedule or £6,000,000 whichever is the less

Libel and slander extension

Charity Insurance renewal pack

Policy schedule



The limit of indemnity is amended to £250,000 inclusive of LEGAL COSTS in any one period of insurance

Corporate manslaughter defence costs applicable to the Liabilities section

The limit provided by this extension is increased to £5,000,000 or the limit of liability whichever is the less in any one period of insurance

The following extension applies to the Public & products liability section

Additional clean up costs

WE will indemnify YOU against YOUR legal liability in respect of the cost of (a) REMEDIATION which YOU are legally required or ordered to conduct by a REGULATORY AUTHORITY (b) reimbursing a REGULATORY AUTHORITY where REMEDIATION has been conducted by or on behalf of the REGULATORY AUTHORITY arising from POLLUTION OR CONTAMINATION caused by a sudden identifiable unintended and unexpected incident which takes place in its entirety at a specific point in time and place during the period of insurance and in connection with the BUSINESS

All POLLUTION AND CONTAMINATION which arises out of one incident shall be deemed to have occurred at the time such incident takes place

YOU shall be liable for 10% of the cost of any claim giving rise to indemnity under this extension subject to a minimum contribution of £2,500 The maximum amount payable under this extension shall not exceed £1,000,000 in the aggregate in respect of all incidents occurring during the period of insurance Exclusion No indemnity will be provided in respect of the removal or disposal of any waste deposited by or on YOUR behalf Definitions specific to this extension ENVIRONMENTAL LEGISLATION means any legislation enacted within the United Kingdom governing the (i) prevention and control of pollution and contamination (ii) protection of the environment

Charity Insurance renewal pack

Policy schedule



REGULATORY AUTHORITY means any statutory authority regulator or legal body which has authority under ENVIRONMENTAL LEGISLATION to legally require or order REMEDIATION or to conduct REMEDIATION itself and to recover the costs of doing so from others REMEDIATION means the minimum level of works or operations necessarily conducted under the provisions of the ENVIRONMENTAL LEGISLATION to investigate treat remove dispose of curtail or minimise pollution but this will not include any works or operations (i) to reinstate reintroduce or restore flora or fauna (ii) to restore natural habitats or species protected by ENVIRONMENTAL LEGISLATION or the services that those natural habitats or species perform which improve the state or condition of land or water in comparison with its state or condition immediately prior to the incident that caused the POLLUTION OR CONTAMINATION

The following extension applies to the Liabilities section

Public relations crisis management

In the event of any incident occurring during the period of insurance which results or could result in adverse publicity WE will pay the reasonable costs necessarily incurred by YOU with OUR prior consent of employing a marketing and/or public relations firm to help minimise the risk of damage to YOUR reputation Provided that (a) the incident in OUR opinion could result in a claim under this section of the policy (b) YOU take all reasonable measures to avoid or mitigate adverse publicity Limit The maximum amount WE will pay under this extension is £25,000 any one incident and in any one period of insurance

Charity trustee insurance extension

The last paragraph of the Special condition specific to extension 6 is deleted and re-stated as follows The cover provided by this extension is only in force if YOU have the authority to acquire this type of cover and YOU have fulfilled any requirements of YOUR Charity Regulator

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.

