



Club Insurance

After detailed negotiations with our insurance brokers and consultation with the Financial Services Authority, the English Bridge Union is delighted to announce the provision of a new and valuable service for all of our affiliated clubs, whether or not you currently use the insurance services provided by Osbornes.

The Union will provide a group policy for all clubs, regardless of size with an unbeatable package of cover at a very economic price.

For clubs that are interested the facility will be provided with a start date of April 1st, 2009. If you state your intention to proceed with this, all we will need is your club name and the location of where you meet, and the type of policy required. If you require any additional policy details, as described below, you will also have to contact Osbornes directly for just those parts. The EBU will provide suitable documentation to the brokers. That will be the entire administrative requirement for our clubs, other than to pay us in a timely manner to ensure that your coverage is continuous.

We will be able to provide the words of the policy booklet by email in due course, but we do not want to go into the cost of mailing the entire pack, because of cost.

The details are on the next page.

ENGLISH BRIDGE UNION CLUBS SCHEME

The existing clubs scheme to be replaced by the following options:

PUBLIC & PRODUCTS LIABILITY ONLY

All clubs whatever the size of membership.

Public Liability	Limit of Indemnity	£ 5,000,000
Products Liability	Limit of Indemnity	£ 5,000,000

The above is extended to automatically include:

Member to Member Liability	
Leased and Rented Premises cover	
Libel & Slander	(limit of indemnity £250,000)

Premium **£57.50 in total**
(including insurance tax and £5 Osbornes administration fee)

Comparative Premiums

2008	100 member club	£94.04
2008	200 member club	£151.24
2009	No limit on members	£57.50

PACKAGE COVER

All clubs whatever the size of membership.

LIABILITY

Employers Liability (wageroll limit is £10,000 per annum)	Limit of Indemnity	£10,000,000
Public Liability	Limit of Indemnity	£ 5,000,000
Products Liability	Limit of Indemnity	£ 5,000,000

The above is extended to automatically include:

Member to Member Liability Leased and Rented Premises cover Libel & Slander	(limit of indemnity £250,000)
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This includes trophies, computers, furniture, bridge equipment etc. for All Risks Cover anywhere in the UK with a £25 excess.

Sum Insured	£3,000
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MONEY

Any Loss of Money either at a bridge club venue	£250
Loss of Money at home of authorised person	£250.

Premium **£68.00 in total**
(including insurance tax and £5 Osbornes administration fee)

Comparative Premiums

2008	100 member club	Between £94.04 - £259.29
2008	200 member club	Between £151.24 - £316.49
2009	No limit on members	£68.00

ENHANCED COVERS (above the package cover)

For clubs that require higher sums insured and optional covers the rates are as below for any balance of cover required: (contents is a new reduced rate per £100)

Contents etc over £3,000 £3,000	£3.00 per £100 on balance above
Money Cover limit up to £500	£18.25
£750	£20.21

PREMIUMS ON REQUEST

Employers Liability with wage roll over £10,000

Buildings Cover including Property Owners Liability

Business Covers such as Stock of Drink & Food and Bar furniture, refrigerated stock, office equipment etc.