



Schedule

Multi Cover Commercial

Policy number: CHU-COM-00004272018
Agent reference: 58250191

Client number: 28380747

Insured: Member Clubs of The English Bridge Union

Agent name: Partners& Limited

Postal address:

c/o 4 Broadfields Retail Park
Bicester Road
Aylesbury
Buckinghamshire
HP19 8AZ

Address:

MRIB House
25 Amersham Hill
High Wycombe
Buckinghamshire
HP13 6NU

Issuing office:

Grove House
Newland Street
Witham
CM8 2UP

Business Description: Bridge Club/Organisation

Effective date: 01/04/2026
Expiry date: 31/03/2027

Date of issue: 04/02/2026

Premium ex IPT: £ 60.00
IPT @ 12.0%: £ 7.20
Total premium: £ 67.20

Important information

The Schedule forms part of the policy.

You must make a fair presentation of the risk to **Us** when **You** take out, renew or vary **Your** policy. This means that **You** must tell **Us** about all facts and circumstances which may be material to the risks covered by **Your** policy and **You** must do so in a clear and accessible manner. Material facts are those which are likely to influence **Us** in the acceptance or assessment of the terms or pricing of **Your** policy. If **You** are in any doubt as to whether a fact is material, **You** should tell **Us** about it.

If **You** fail to make a fair presentation of the risk, where that failure is deliberate or reckless, or where **We** would not have issued, renewed or varied **Your** policy had **You** told **Us** about a material fact or circumstance, **We** may treat **Your** policy as if it had not existed and refuse to pay any claims and require **You** to repay any claims that **We** have already paid under the policy. In other cases, **We** may

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only pay part of the value of **Your** claim or impose additional terms.

For these reasons, it is important that **You** check all of the facts, statements and information set out in this document and any other information provided are complete and accurate, and that **You** have answered any questions completely and accurately. If there is more than one person involved in **The Business** or employed by **You**, **You** should check with them where appropriate that the facts and statements that **You** make are complete and accurate.

If any of the facts, statements or information about **You** or **The Business** are incomplete or inaccurate, **You** or **Your** agent must contact **Us** immediately. Failure to do so may mean that **Your** claim will not be paid, or that **We** will impose different terms on **Your** policy, or charge **You** a higher premium or, in the worst case, invalidate **Your** policy and require **You** to repay any claims that have already been paid under the policy.

Should **You** wish to amend or cancel **Your** policy then **You** should contact **Your** agent in the first instance

Data Protection (this notice applies to all sections of this application)

You should understand that information **You** provide to **Us** or Victor Insurance may contain personal data as defined under the General Data Protection Regulation (the GDPR) and the UK Data Protection Act 2018. By providing this information, **You** agree to the processing of **Your** personal data by **Us** or Victor Insurance and affiliated companies for the purposes set out in the Privacy Notice section in the policy wording. **You** should be aware that some of these organisations may be located outside the United Kingdom and the European Economic Area. Please be assured that **We** and Victor Insurance have taken appropriate steps to safeguard **Your** information according to relevant data privacy laws. Please contact **Us** if **You** require further information on measures undertaken to protect **Your** data. An explanation detailing how **Your** information is used can be found within the Privacy Notice.

Privacy Notice

Victor Insurance

A copy of the Victor Insurance up to date Privacy Notice can be viewed using the following link:

<https://www.marsh.com/uk/privacy-notice.html>

AXA Insurance UK Plc - Sections 1-8, Sections 10-12 and Sections 14 & 15

For more information about how **We** use **Your** personal information, please see **Our** Privacy Policy, which is available on **Our** website as detailed below and in other formats upon

request. <https://www.axa.co.uk/privacy-policy/>

HSB Engineering Insurance Limited - Section 9 Equipment Breakdown

A copy of the HSB Engineering Insurance Limited up to date Privacy Notice can be viewed using the following link: www.munichre.com/hsbeil

ARAG Legal Expenses Insurance Company Limited - Section 13 Legal Expenses

ARAG Legal Expenses Insurance Company Limited process **Your** personal information in accordance with **Our** Privacy Notice. **You** can find **Our** Privacy Notice online at www.arag.co.uk/privacy.

Alternatively **You** can make a request for a printed copy to be sent to **You** by contacting dataprotection@arag.co.uk

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Cover summary

Please see individual sections of cover for full details.

Cover	Insured/not insured
Material damage	x
Business all risks	✓
Business interruption	✓
Money and assault	✓
Book debts	x
Employers' liability	✓
Public liability	✓
Products liability	✓
Equipment breakdown	x
Deterioration of stock	x
Goods in transit	x
Fidelity guarantee	x
Legal expenses	x
Personal accident	x
Terrorism	x

Cover

Premises occupation	
Primary building usage	Club

Section 2 - Business all risks

Property insured	Sum insured	Excess	Territorial limit
Machinery Plant and All Other Contents	£4,000	£25	Worldwide

Endorsements

CC024A - Full Theft Cover

Exclusion 4 e. is deleted.

CC026 - Computer Equipment Included Within Contents

It is noted that cover in respect of **Machinery, Plant & All Other Contents** includes computer equipment.

Section 3 - Business interruption

Increased Cost of Working Only	£2,500
Indemnity Period	12 months
Method of adjustment	None
Excess	£50

Endorsements

CC049 - Increased Costs of Bridge Club Expenses

Increased costs of bridge club expenses is defined as follows:

Any additional expense **You** necessarily and reasonably incur in renting or leasing alternative premises following **Damage** to **Your** usual premises.

The Basis of Settlement for any claims made under this section is as follows:

We will pay the increased costs of bridge club expenses incurred during the **Indemnity Period**. The maximum **We** will pay is the sum insured stated in **The Schedule**.

Condition Property Cover under Section 3 - Business interruption is deleted.

Excess

We will not pay for the **Excess** stated in **The Schedule**. The **Excess** applies to each and every claim.

Section 4 - Money and assault

The **Excess** applicable to this section is £50 each and every loss.

Part A - Money

Estimated own annual carryings Unknown

Money in transit by **You** or **Your Employees** £500

Money in any bank night safe £500

Money at home of authorised person £500

Money outside **Business Hours**, not in safe £500

Money during **Business Hours** £500

Part B – Assault

Death and other capital benefits £10,000

Medical expenses £10,000

Permanent total disablement £10,000

Temporary total disablement £100

Total weeks payable 104

Temporary partial disablement £100

Total weeks payable 104

Section 6 - Employers' liability

Limit of Indemnity £10,000,000

Section 7 – Public liability

The **Excess** applicable to claims in respect of **Damage** to third party property is £100

Limit of indemnity

£5,000,000

Endorsements

CC072 - Member to Member Liability

We will indemnify, as if they were **The Insured**, any member or official of the club, whilst taking part in insured club activities provided that

1. they are not entitled to indemnity under any other policy
2. they are subject to all of the terms of this section of the policy
3. the maximum amount **We** will pay will not exceed **The Limit of Indemnity** regardless of the number of parties claiming to be indemnified.

CC062 - Advertising Injury

We will provide indemnity for advertising injury in respect of any act committed during the **Period of Insurance**.

The maximum **We** will pay in respect of all claims made against **You** in any one **Period of Insurance** is £250,000.

We will not provide indemnity in respect of

1. Advertising Injury caused by or at the direction of **The Insured** or any director or partner of **The Insured** with the knowledge that the act would violate the rights of another and would inflict Advertising Injury.
2. Advertising Injury arising out of oral or written publication of material if done by or at the direction of **The Insured** or any director or partner of **The Insured** with knowledge of its falsity.
3. Advertising Injury arising out of oral or written publication of material whose first publication took place before the beginning of the policy period.
4. Advertising Injury arising out of a criminal act committed by or at the direction of **The Insured** or any director or partner of **The Insured**.
5. Advertising Injury arising due to a contract or agreement except to the extent that such liability would have attached in the absence of such contract or agreement.
6. Advertising Injury arising out of a breach of contract except an implied contract to use another's advertising idea in **The Insured's** Advertisement.
7. Advertising Injury arising out of the failure of goods, products or services to conform with any statement of quality or performance made in **The Insured's** Advertisement.
8. Advertising Injury arising out of the wrong description of the price of goods, products or services stated in **The Insured's** Advertisement.
9. Advertising Injury committed by **The Insured** whose business is:
 - a) advertising, broadcasting, publishing or telecasting; or
 - b) designing or determining the content of web-sites for others; or
 - c) providing an internet search access content or service provider
 For the purposes of this exclusion the placing of frames, borders or links or advertising for **The Insured** or others anywhere on the Internet is not by itself considered the business of advertising broadcasting, publishing or telecasting.
10. Advertising Injury arising out of electronic bulletin boards or chat rooms that **The Insured**

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- hosts, owns or exercises control over.
11. Advertising Injury arising from the unauthorised use of another's name or product in an email, address domain name or metatag or any other similar methods to mislead another's potential customers.
 12. Advertising Injury arising out of the infringement of copyright, patent, trademark, trade secret or other intellectual property rights
However this Exclusion does not apply to infringement in The Policyholder's Advertisement of Copyright trade, dress or slogan

For the purposes of this extension

Advertising Injury shall mean

1. oral or written publication of material in any manner that slanders or libels a person's or organisation's goods, products or services
2. oral or written publication of material in any manner that violates a person's right of privacy

Advertisement shall mean a notice about **The Insured** for the purpose of attracting members or supporters that is broadcast or published to the general public or specific market segments or material that is placed on the internet or other electronic means of communication.

Provided that only that part of a website is about **The Insured's** products for the purpose of attracting customers or supporters is an Advertisement.

CC071 - Hired or Rented Premises

Exclusion 1 of the Hired or Rented Premises extension under Section 7 - Public liability is restated as follows:

The first £100 of Compensation, Costs and Expenses in respect of such **Damage** other than by fire or explosion.

Section 8 - Products liability

The **Excess** applicable to this section is £100 each and every loss unless otherwise stated below.

Limit of Indemnity £5,000,000

The Underwriters

This policy is administered and underwritten by Victor Insurance, a trading name of Marsh Ltd, on behalf of the following Insurers (referred to collectively as the 'Underwriters'), in accordance with the authority granted under:

Binding Authority Agreement Number / UMR	Section	Underwriter	Proportion
VI009/9700330/SCBDX7079927	Sections 1-8, Sections 10-12 and Sections 14 & 15	<p>AXA Insurance UK plc</p> <p>Registered in England and Wales No 78950</p> <p>Registered office: 20 Gracechurch Street, London, EC3V 0BG</p> <p>A member of the AXA Group of companies AXA Insurance UK plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority</p>	100%
VI016/VICTHSB01042024	Section 9 Equipment Breakdown	<p>HSB Engineering Insurance Limited, registered in England and Wales: 02396114 and registered as a branch in Ireland: 906020. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registered address: Chancery Place, 50 Brown Street, Manchester M2 2JT.</p>	100%
VI015/TS5/6892481	Section 13 Legal Expenses	<p>ARAG Legal Expenses Insurance Company Limited, Unit 4a, Greenway Court, Bedwas, Caerphilly, CF83 8DW. Registered in England and Wales. Company Number 103274. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FRN202106) and the Prudential Regulation Authority.</p>	100%

The subscribing Underwriters obligations under Contracts of Insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing Underwriters are not responsible for the subscription of any co-subscribing insurer who for any reason does not satisfy all or part of its obligations.

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How to Make a Complaint

If **You** are unhappy with any aspect of the handling of **Your** policy, in the first instance **You** should seek resolution by contacting **Your** agent. In the event that **You** remain dissatisfied and wish to make a complaint, **You** can do so by writing to:

Country Manager, UK, Victor Insurance, Tower Place East, London, EC3R 5BU.
Email: insurance.complaints@victorinsurance.co.uk
Telephone: 0330 128 1518

If appropriate **Your** complaint may ultimately be handled by **Us** or a third party acting on **Our** behalf. If this is the case Victor Insurance will notify **You** upon receipt of **Your** complaint. Making a complaint does not affect **Your** right to take legal action.

If **You** are not happy with the outcome of **Your** complaint, **You** may have the right to ask the Financial Ombudsman Service (FOS) to review **Your** case. **You** will need to contact them within six months of the date of **Our** final decision letter.

You can also ask the Ombudsman to review **Your** case if **We** have not provided **You** with a final decision within eight weeks of receiving **Your** complaint.

The Ombudsman can help with most complaints if **You** are:

- A consumer;
- A micro enterprise employing fewer than ten persons that has an annual turnover and/or balance sheet total that does not exceed €2 million*;
- A charity which has an annual income of less than £6.5 million*;
- A trustee of a trust which has a net asset value of less than £5 million*;
- (in relation to consumer buy-to-let business) a buy-to-let consumer;
- A small business (which is not a micro enterprise) which has an annual turnover of less than £6.5 million and (i) employs fewer than 50 persons or (ii) has a balance sheet total of less than £5 million*;
- A guarantor

* at the time **You** refer **Your** complaint

If **You** are unsure whether the ombudsman will consider **Your** complaint, or for more information, please contact the Ombudsman directly on 0800 023 4567 or visit the FOS website at www.financial-ombudsman.org.uk

The address of the Ombudsman is: The Financial Ombudsman Service, Exchange Tower, London E14 9SR.

Alternatively:

1. If **You** have a complaint regarding **Your** claim, please telephone the claims handler on the number shown in **Your** claims documentation.

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2. Should **You** wish to make a complaint under Section 9 the below (HSB Engineering Insurance Limited) process should be followed
3. Should **You** wish to make a complaint under Section 13, the below (ARAG Legal Expenses Insurance Company Limited) process should be followed
4. Should **You** wish to make a complaint under Sections 1-8, 10-12, 14 or 15 the below (AXA Insurance UK plc) process should be followed:

HSB Engineering Insurance Limited (Section 9)

We are committed to providing the highest standards of customer service and treating **Our** customers fairly. If **You** have a complaint, contact the person who arranged this insurance for **You** or contact **Us** at:

The Customer Relations Leader
HSB Engineering Insurance Limited
Chancery Place
50 Brown Street
Manchester M2 2JT

Telephone: 44 (0) 330 100 3433
(Calls to this number are charged at the same standard landline rate as calls to 01 or 02 numbers.)
Email: complaints@hsbeil.com

Our aim is to resolve complaints as soon as possible. If **We** are able to resolve the complaint within three days, **We** will send **You** a summary resolution communication (SRC) to confirm the complaint has been resolved.

If the complaint takes longer than 3 days **We** will:

- confirm this within five business days;
- pass it to **Our** complaints team to be reviewed; and
- do **Our** best to deal with **Your** complaint within four weeks.

If **We** cannot, **We** will write to **You** and let **You** know when **We** will be able to give **You** a final response.

If **We** cannot resolve **Your** complaint within eight weeks, or **You** are not happy with **Our** final response, **You** may be able to complain to the Financial Ombudsman Service (FOS).

The FOS is an independent organisation which may be able to review **Your** complaint for **You**.

You can contact the FOS at:

The Financial Ombudsman Service
Exchange Tower
London E14 9SR
Telephone: 44 (0) 300 123 9123
(Calls to this number are charged at the same standard landline rate as calls to 01 or 02 numbers.)
Email: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

The FOS's service is available to individual policyholders as well as charities, trustees and small businesses with an income or assets within set limits. **You** can get more information from **Us** or the FOS.

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ARAG Legal Expenses Insurance Company Limited (Section 13):

If there is any dissatisfaction with the way in which personal data has been processed, the Data Protection Officer can be contacted in the first instance using the following details:

Data Protection Officer
ARAG Legal Expenses Insurance Company Limited
Unit 4a Greenway Court
Bedwas
Caerphilly
CF83 8DW
Or via E-mail: dataprotection@arag.co.uk

If **You** remain dissatisfied the Information Commissioner's Office can be approached directly for a decision. The Information Commissioner can be contacted at:-

Information Commissioner's Office
Wycliffe House
Water Lane
Wilmslow
Cheshire
SK9 5AF

www.ico.org.uk

We always aim to give **You** a high quality service. If **You** think we have let **You** down, **You** can contact **Us** by:

- phoning [0344 893 9013](tel:0344 893 9013)
- emailing customerrelations@arag.co.uk
- writing to the Customer Relations Department: ARAG Legal Expenses Insurance Company Limited, Unit 4a, Greenway Court, Bedwas, Caerphilly CF83 8DW
- completing out online complaint form at www.arag.co.uk/complaints

Further details of **Our** internal complaint-handling procedures are available on request. If **You** are not happy with the complaint outcome or if **We** have been unable to respond to **Your** complaint within 8 weeks, **You** may be able to contact the Financial Ombudsman Service for help. This is a free arbitration service for eligible complaints.

(Details available from www.financial-ombudsman.org.uk)

You can contact them by:

- phoning [0800 023 4567](tel:0800 023 4567) (free from mobile phones and landlines) or [0300 123 9123](tel:0300 123 9123)
- emailing complaint.info@financial-ombudsman.org.uk
- writing to The Financial Ombudsman Service, Exchange Tower, London E14 9SR

Further information is available on their website: www.financial-ombudsman.org.uk

Using this service does not affect **Your** right to take legal action.

AXA Insurance UK (Sections 1-8, 10-12, 14 & 15)

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Should **You** wish to make a complaint under any cover provided by AXA Insurance UK plc and **Your** complaint relates to a claim on **Your** policy, please contact the department dealing with **Your** claim.

All claims complaints:

Tel: 01204 815 359

Email: commercial.complaints@axa-insurance.co.uk

Alternatively **You** can write to **Us** at:

AXA complaints:

AXA Insurance
Commercial complaints
AXA House
4 Parklands
Lostock
Bolton
BL6 4SD

When **You** make contact please tell **Us** the following information:

- Name, address and postcode, telephone number and e-mail address (if **You** have one).
- **Your** policy and/or claim number, and the type of policy **You** hold.
- The name of **Your** insurance agent/firm (if applicable).
- The reason for **Your** complaint.

Any written correspondence should be headed '**COMPLAINT**' and **You** may include copies of supporting material.

We will:

- Acknowledge written complaints promptly
- Investigate **Your** complaint quickly and thoroughly
- Keep **You** informed of progress of **Your** complaint
- Do everything possible to resolve **Your** complaint
- Learn from **Our** mistakes
- Use the information from complaints to continuously improve **Our** service

Financial Services Compensation Scheme

Victor Insurance underwrites on behalf of a select group of insurers who are covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the Scheme if they are unable to meet their obligations to **You** under this contract of insurance. Further information about the Scheme is available at www.fscs.org.uk or by contacting the FSCS directly on 0800 678 1100.

Law and Jurisdiction

The parties are free to choose the law applicable to this policy. Unless specifically agreed to the contrary, this policy shall be governed by English law and subject to the exclusive jurisdiction of the courts of England and Wales.

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Making a claim

If **You** need to make a claim under any section of cover provided by AXA Insurance UK plc please contact:

For all sections other than Employers' Liability and Public and Products Liability:

New and Existing Claim Tel: [03300947089](tel:03300947089)
New and Existing Claim Email: cpschemesclaims.ins@axa-insurance.co.uk
Escalation mailbox (48 hour SLA): cascpescalations@axa-insurance.co.uk

For Employers' Liability and Public and Products Liability:

Notification Email Address: liabilityclaims.ins@axa-insurance.co.uk
Existing Mail: BoltonLiabilityClaims.INS@axa-insurance.co.uk
Telephone Number: [0370 900 0867](tel:03709000867), Option 1
Escalation Mailbox (48 hr SLA): Casualty.escalations@axa-insurance.co.uk

Third Party Property Damage:

New & existing mail (PLPD): PLPDliability.ins@axa-insurance.co.uk
Telephone Number: [01204 815 801](tel:01204815801)
Escalation mailbox (48 hour SLA): cascpescalations@axa-insurance.co.uk

Alternatively, **You** can write to **Us**:

AXA Insurance UK plc
AXA House
Parklands
Lostock
Bolton
BL6 4SD

If **Your** claim is relating to Legal Expenses please contact ARAG Legal Expenses Insurance Company Limited:

Telephone: [0117 934 2183](tel:01179342183), available 24 hours a day, 7 days a week
Email: new-claims@arag.co.uk

Alternatively, **You** can visit claims.araginsurance.co.uk

Notify **Us** of any claim or any incident which may lead to a claim as soon as possible. The sooner **We** are involved, the more opportunity **We** have to resolve the claim to **Your** satisfaction. **You** must notify **Us** within seven days if the incident relates to **Damage** by riot, civil commotion, labour or political disturbances.

Important note:

Please do not ask for help from a lawyer, accountant or anyone else before **We** have agreed that **You** should do so. If **You** do, **We** will not pay the costs involved even if **We** accept the claim.

If **Your** claim is relating to Equipment Breakdown please contact HSB Engineering Insurance Limited:

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Claims Department
HSB Engineering Insurance Limited
Chancery Place
50 Brown Street
Manchester
M2 2JT

Email: new.loss@hsbeil.com

Call: 0330 100 3432 24 hours a day 365 days a year

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