

# Schedule

## Multi Cover Commercial

<b>Policy number:</b> CHU-COM-00004272018	<b>Client number:</b> 28380747
<b>Agent reference:</b> 58250191	

**Insured:** Member Clubs of the English Bridge Union      **Agent name:** Partners& Limited

<b>Postal address:</b>	<b>Address:</b>
c/o 4 Broadfields Retail Park Bicester Road Aylesbury Buckinghamshire HP19 8AZ	MRIB House 25 Amersham Hill High Wycombe Buckinghamshire HP13 6NU

**Issuing office:**

Grove House  
Newland Street  
Witham  
CM8 2UP

**Business Description:** Bridge Club/Organisation



<b>Effective date:</b> 01/04/2024	<b>Date of issue:</b> 02/02/2024
<b>Expiry date:</b> 31/03/2025	

<b>Premium ex IPT:</b>	<b>£ 229.24</b>
<b>IPT @ 12.0%:</b>	<b>£ 27.51</b>
<b>Total premium:</b>	<b>£ 256.75</b>

### 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

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require **You** to repay any claims that **We** have already paid under the policy. In other cases, **We** may 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** 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.

### **Data Protection** (this notice applies to all aspects 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 (EU) 2016/679. By providing this information, **You** consent to the processing of **Your** personal data by **Us** or Victor Insurance and affiliated companies for the purposes set out in the Privacy Notice 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** or Victor Insurance 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 in the policy wording.

**The policy wording applicable is:** Multi Cover Commercial v5 18 07 2023 which is available to download at: <http://www.victorinsurance.co.uk/policy-wordings>

## Cover summary

The following selections of cover have been selected; please see individual sections of cover and Locations 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
Cyber liability	x

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# 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	£20,000	£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

<b>Increased Cost of Working Only</b>	£2,500
<b>Indemnity Period</b>	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

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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
<b>Money</b> in transit by <b>You</b> or <b>Your Employees</b>	£750
<b>Money</b> in any bank night safe	£750
<b>Money</b> at home of authorised person	£750
<b>Money</b> outside <b>Business Hours</b> , not in safe	£750
<b>Money</b> during <b>Business Hours</b>	£750

### 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

Limit of Indemnity	£10,000,000
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## 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 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** by 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.

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- 10. Advertising Injury arising out of electronic bulletin boards or chat rooms that **The Insured** 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 (an Advertisement)

**CC071 - Hired or Rented Premises**

Exclusion 1 of the Hired or Rented Premises exclusion 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/VICTHSB01012	Section 13 Breach of Contract & Section 16 Cyber Liability	<p>HSB Engineering Insurance Services Limited, registered in England and Wales: 030102222 and registered branch in Ireland. 16 Cyston Road, Ballybrannigan, Dublin 16. 051 858 0588 HSB Engineering Insurance Services Limited is an Approved Representative of HSB Engineering Insurance Limited. Registered address: Chancery Place, 50 Brown Street, Manchester M2 2AT.</p>	100%
VI015/TS5/6892481	Section 13 Legal Expenses	<p>DAS Legal Expenses Insurance Company Limited   DAS House   Quay Side   Temple Quay   Bristol   BS1 6NH Registered in England and Wales   Company Number 103274 DAS Legal Expenses Insurance Company Limited is 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** insurance **We** would encourage **You**, in the first instance, to seek resolution by contacting **Your** insurance adviser. 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](mailto:insurance.complaints@victorinsurance.co.uk)

If appropriate **Your** complaint may ultimately be handled by **Us** or a third party acting on **Our** behalf. If this is the case **We** 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 complaints if **You** are:

- A consumer;
- A micro enterprise consisting of no more than persons that has an annual turnover and/or balance sheet total that does not exceed €2 million;
- A charity which has an annual income not more than €6 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](http://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 Sections 9 or 16 please contact the Country Manager, UK, Victor Insurance, Tower Place East, London, EC3R 5BU
3. Should **You** wish to make a complaint under Section 13, the below (DAS 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:

DAS 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 as the first instance using the following details:

Data Protection Officer  
DAS Legal Expenses Insurance Company Limited  
DAS House  
Quay Side  
Temple Back  
Bristol  
BS1 6NH

Or via E-mail: [dataprotection@das.co.uk](mailto:dataprotection@das.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](http://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
- emailing [customerrelations@das.co.uk](mailto:customerrelations@das.co.uk)
- writing to the Customer Relations Department: DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side, Temple Back, Bristol BS1 6NH
- completing out online complaint form at [www.das.co.uk/about-das/complaints](http://www.das.co.uk/about-das/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've 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](http://www.financial-ombudsman.org.uk))

**You** can contact them by:

- phoning 0800 023 4567 (free from mobile phones and landlines) or 0300 123 9123

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- emailing [complaint.info@financial-ombudsman.org.uk](mailto: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](http://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)

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-uk.com](mailto:commercial.complaints@axa-uk.com)

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](http://www.fscs.org.uk) or by contacting the FSCS directly on 0800 678 1100.

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## 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.

## 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:

Tel: 0370 900 0867 – Option 2

Email: [spclaims.ins@axa-insurance.co.uk](mailto:spclaims.ins@axa-insurance.co.uk)

For Employers' Liability and Public and Products Liability:

Tel: 0345 900 4185 – Option 3

Email: [liabilityclaims.ins@axa-insurance.co.uk](mailto:liabilityclaims.ins@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 DAS Legal Expenses Insurance Company Ltd:

Telephone: 0344 893 9012, available 24 hours a day, 7 days a week

Alternatively, **You** can visit [www.das.co.uk/legal-protection/how-to-claim](http://www.das.co.uk/legal-protection/how-to-claim)

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 Cyber Liability or Equipment Breakdown please contact HSB Engineering Insurance Limited:

Claims Department  
HSB Engineering Insurance Limited  
Chancery Place  
50 Brown Street

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Manchester  
M2 2JT

**Email:** [new.loss@hsbeil.com](mailto:new.loss@hsbeil.com)

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

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