JACK of CLUBS
Insurance tailored to the needs of bowling clubs

Mr Richard Jay
Longthorpe Bowls Club
11 Nathan Close
Peterborough
PE3 9NS

9th April 2021

Our Ref: 27153553

Dear Mr Jay,

Jack of Clubs Renewal

Insurer: Ageas Insurance Limited
Policy Number: AJC000022

Your Policy, as detailed above, is due for renewal on 1st May 2021 and we have pleasure in confirming the Premium and Terms for the coming year. Our recommendation is based on the information previously supplied to us as confirmed in the Risk Details and Demands & Needs Statement below. Please check the cover details below to ensure that the Policy continues to meet your requirements. We look forward to receiving your renewal instructions and should you have any queries please do not hesitate to contact us:-

	(£)
Premium excl. IPT:	721.35
IPT:	86.56
Admin Fee:	25.00
Total:	**£832.91**

3 Year Long Term Agreement

Premium excl. IPT:	685.28
IPT:	82.23
Admin Fee:	25.00
Total:	**£792.51**

Instalment Option: We are able to offer you an instalment facility through Close Brothers Premium Finance. No deposit is required, and we will require 10 monthly payments of £89.95, which includes 8.00% charge for credit (£66.63). The total amount payable over the Policy Year using this payment method is £899.54.

All insurance policies contain **Conditions** and **Conditions Precedent** with which you must comply for cover to apply and may also include **Warranties** which are very strict requirements that insurers have attached to **your policy**, based upon the risk details supplied. As such, failure to continually meet the terms of a policy

Condition, Warranty, or Condition Precedent throughout the policy period could leave you without any insurance protection in the event of a claim and may give underwriters the right to void the policy in its entirety.

It is, therefore, vital that you read and understand the cover restrictions applicable to this insurance, which are contained in full within the policy document issued by your insurers and notify us immediately if you cannot comply with them. **All** such terms can restrict policy cover, however, from our assessment of your risk details we would particularly draw your attention to the endorsements below, which apply to your policy.

Your Responsibility to Provide Information

You have a duty under the Insurance Act 2015 to make a fair presentation of the risk to insurers. This duty applies when You take out Your insurance cover, throughout the life of Your policy, and when You renew Your insurance.

The Act includes a need for You to undertake a reasonable search for *material information* which is known, or ought reasonably to be known, by Your company's principals, directors, senior management (ie. anyone playing a significant role in making business decisions in Your firm) and staff responsible for insurance.

You should advise Us of any particular concerns which led You to seek insurance cover and any special or unusual facts relating to the risk.

You must ensure that all *material statements* of fact are substantially correct and not misleading, and any *material information* which is a matter of expectation or belief (eg. an estimate or forecast) is provided in good faith.

Failure to disclose any *material information* or change in circumstances to Your insurers which could influence the cost, or their decision to accept Your insurance, could mean that Your policy could be invalidated or cancelled without refund, or that part or all of a claim may be not be paid.

'Material statements' and 'material information' are information which could influence the judgement of a prudent insurer in determining whether to take on a risk and on what terms.

Examples of the type of information that should be disclosed include; incidents that could give rise to a claim and increases in buildings, machinery, contents and stock sums insured and changes to your business activities. However, this is not a complete list and if you are unsure whether something should be disclosed we would urge you to discuss the matter with us.

Your policy contains many technical terms, usually for reasons of precise meaning, which may not necessarily be easily understood. The British Insurance Brokers Association (BIBA) has produced a handy 'jargon buster' to explain the key words and phrases that you'll find in insurance documents, and a copy is available from http://www.biba.org.uk/JargonBuster.aspx or by contacting us.

Yours sincerely,

Lenny Kerkhove
Account Handler
lenny@warwick-davis.co.uk

A copy of the full policy wording is available to download from our website:-
www.jackofclubsinsurance.co.uk/wp-content/uploads/2019/04/JOC-Ageas-Policy-Wording-Mar-2019.pdf

Basic Risk Details

Buildings: -	£124,200
Tenants Improvements: -	£0
Machinery, Plant & Other Contents: -	£50,500

Covers Provided as Standard

Stock of Sports Goods: -	£500
Tobacco, Beers, Wines & Spirits: -	£5,000
Computing, Communication & Photo Equipment: -	£5,000
Cups & Trophies: -	£5,000
Damage to Outdoor Bowling Greens: -	£60,000
Loss of Liquor License: -	£50,000
Personal Accident Insurance: -	£10,000
Business Interruption: -	£500,000
Commercial Legal Expenses: -	£100,000
Public Liability: -	£5,000,000
Products Liability: -	£5,000,000
Employers' Liability: -	£10,000,000
Directors' & Officers Liability: -	£250,000
Professional Indemnity cover for Coaching: -	£100,000

Policy Endorsement(s): -

JOC002 - Minimum Security Requirements
It is a condition precedent to our liability for any claim resulting from fire, theft or malicious damage, unless otherwise agreed in writing by us or as shown by endorsement in the schedule, that you must at all times ensure that the minimum security protections be fitted to doors, windows and other openings at the premises, as detailed in this warranty in the policy wording.

JOC006 - Seasonal Closure
The club must be inspected internally & externally at least every 7 days by a club official or representative appointed by the insured. Also the central heating system is to be maintained at a temperature of at least 5 degrees centigrade, or the water system drained down.

JOC011 - Long Term Undertaking
In return for a discounted Premium you have offered to renew this Policy with us for an agreed number of years. The expiry date of such agreement and the sections to which the Long Term Undertaking is applicable will be shown on the Schedule.

JOC007 - Flat Roof Warranty
The roof shall be checked by a competent contractor annually and any required maintenance be carried out.

Covid-19 Pandemic
Following significant disruption caused by the Covid-19 Pandemic, insurers have advised that such occurrences are not within the remit of SME business Policies and, whilst we understand that most customers would wish to include protection against a similar reoccurrence, we are unable to obtain any cover for business interruption losses arising from pandemic closure, over and above the limited coverage for diseases stated in your Policy.

Statement of Demands and Needs

From the information provided regarding your Bowling Club Insurance we have identified the 'Jack of Clubs' Bowling Clubs Protection policy from Ageas as suitable. The specific risk details and sums insured you have requested are shown in the enclosed documentation and we have considered these to be your demands.

In making our recommendation we have taken into consideration your demands, value for money, and how the policy meets the underlying needs shown below that we, through our knowledge and experience in this type of insurance, have assessed as relevant.

This policy has been recommended as it has been specifically designed to meet the insurance needs of Bowling Club organisations occupying buildings of substantial construction, and their associated outbuildings.

Contents cover "Accidental Damage"

This policy has been recommended as it meets your stated demand to cover your business contents for "Accidental Damage cover as standard.

Business Interruption

This policy meets your underlying need for cover to replace loss of profits as a result of total or partial inability to trade following an insured claim.

Employers liability cover

We recommend this policy as it provides cover of £10,000,000 to meet your statutory obligation as an employer to cover legal liabilities for injury to your employees.

Public liability cover

Our experience in this type of policy indicates an underlying need to cover your legal liability to the public. We recommend this policy as it provides public liability cover of £5,000,000.

Refrigerated Stock

Our experience in this type of policy indicates an underlying need to cover deterioration of refrigerated stock and this policy is recommended as it does provide this cover, up to a limit of £500.

Personal accident cover standard or optional

Our experience in this type of policy indicates an underlying need for personal accident cover and this policy is recommended as it provides this cover as standard.

Loss of Liquor license

We have recommended this policy as it provides cover up to the stated sum insured for
loss of value following revocation/refusal of your Liquor License

Directors' & Officers' Liability

This policy meets your identified need to cover the legal liabilities of officers of the company arising from actual or alleged wrongful acts, errors or omissions including negligent advice, misstatement or improper disclosure, up to the sum insured selected.

If you have any additional, particular demands and needs which we have omitted,
please contact us for details of how this policy will meet your requirements.

Service and Remuneration Statement

Our service

Advised: We have assessed your needs and personally recommended this insurance as suitable for you.

For this policy we have only approached a single insurer, Ageas, for this policy

We will act as ***your*** Agent when sourcing a policy to meet your demands & needs and when assisting you with a claim. When placing the insurance we will act as ***the Agent of the insurer***, as we have used a delegated underwriting authority facility for us to place this type of business.

Remuneration Statement

Commission

We have received a commission, which is calculated as a percentage of the insurance premium and is taken from the premium you pay to us. If you are paying for this policy using premium finance, we will also receive a commission from the credit provider in the form of a share of the interest charged.

Fees

In addition, we have charged an arrangement fee of £25.00 on this policy.
An administration fee of Nil will apply to any mid-term amendments requested by you.
If you cancel the policy prior to the expiry date, a cancellation fee of £25.00 will apply and we will retain the commission earned when we placed the risk.

We would remind you that you are entitled, at any time, to request information regarding any commission which we may have received as a result of placing your insurance business.

Terms of Business Agreement

This document details our service and our arrangements for dealing with Your insurance. Please read it carefully and retain a copy for Your records
The English language will be used for all communications, the contractual terms and conditions, and any information We are required to supply to You, before and during the duration of the contract and this agreement shall be subject to English Law (Scottish Law, where issued in Scotland).

The Financial Conduct Authority

The Financial Conduct Authority is the independent watchdog that regulates financial services. Warwick Davis (Insurance Consultants) Ltd is authorised and regulated by the Financial Conduct Authority. Our FCA Register number is 300412. You can check our status at https://register.fca.org.uk by contacting the FCA on 0800 111 6768. Our permitted business includes advising, arranging, dealing in and assisting with the placing & administration of General Insurance policies.

Data Protection and Privacy Statement

We are a data controller and our data protection officer is Neil Kerkhove
We act as your agent and will collect data, including personal information and risk details, solely to enable us to obtain and provide insurance quotations, arrange and administer your insurance. Data collected by us is contractual, and for our legitimate business interests as an insurance broker and we will be unable to offer any quotation or insurance if you refuse to provide certain personal data, including health, financial and criminal records data which is collected under the lawful basis of public interest, where these would affect the provision of cover and/or performance of insurance contracts. Your information will be held securely by us and shared with insurers, which could include reputable providers in other countries, to enable them to provide accurate terms and they will also obtain data about you and your insurance history from various insurance anti-fraud databases, such as the Claims and Underwriting Exchange (CUE) as well as publicly available websites and credit referencing agencies. We will also share your contact information with Brief your Market who provide our clients with newsletters and updates on our service and other products available, but we will not give anyone else any personal information except on your instructions or authority, or where we are required to do so by law, or our regulatory requirements. Information about you and your insurances will be held while you are a client and for a minimum of three years, and in certain circumstances up to six years, after expiry of your policies. Under the Data Protection Act data subjects have the right to see, and correct, personal information about them that we hold. Please write to our data protection officer at our usual office address if you wish to exercise your rights or have a complaint about our use of your data.

Our Service

We are an independent insurance intermediary, who acts on our customers' behalf in arranging insurance. Our services include*:* advising You on Your insurance needs; arranging Your insurance cover with insurers to meet Your requirements; and helping You with any ongoing changes You have to make. As part of our service, We will assist You with any claim You need to make and tell You what Your responsibilities are in relation to making claims.

We will not provide You with any advice in relation to policies purchased solely through our Website and You will need to make Your own decision on the suitability of any such product.

Our Service in relation to the provision of Premium Finance

We are authorised as a credit broker. We only offer the credit facilities of insurers and/or Close Brothers Ltd or Premium Credit Ltd and We will not provide any advice on the suitability of credit facilities to Your needs. We may use providers who will conduct a credit check, which will be recorded on Your credit record. **Please contact us if You do NOT consent to a credit check being undertaken,** however this may affect our ability to offer instalment facilities to You.

Please Note: Your policy cover will cease if You fail to keep up payments on an instalment agreement or premium finance facility related to it. In entering into a credit agreement to pay Your insurance premium, You give the finance provider the legal Right to cancel Your insurance policy on Your behalf in the event that You default on the loan, and offset any refunded premium against the outstanding amount owed to them. This means that if You default on Your payment terms and the finance provider requests that We cancel Your policy, We will do so as Your agent.

Information on how We treat Payments You make to Us

Under the terms of our agreements with the Insurance companies with whom We place business, We receive premiums You pay to us as Agent of the Insurer. We do not pay any interest on premiums held by us in the course of arranging and administering Your insurance.

Payment Options

We normally accept payment by cheque, electronic bank transfer, Visa or MasterCard. You may be able to spread Your payments through insurers' instalment schemes or a credit scheme, which We have arranged with an established insurance premium finance provider, however rates and acceptance may be subject to a credit check. We will give You full information about Your payment options and the appropriate finance agreement when We discuss Your insurance in detail.

Are We covered by the Financial Services Compensation Scheme (FSCS)?

We are covered by the Financial Services Compensation Scheme (FSCS). For Commercial customers with less than £1m turnover, insurance advising and arranging is covered for 90% of the claim, without an upper limit. All compulsory insurances (for example, motor insurance and employers' liability insurance), insurance advising and arranging are covered for 100% of the claim, without an upper limit. Further information about compensation scheme arrangements is available from the FSCS.

Our Fees and Charges for the services We provide to You

We usually receive a commission from the insurer with whom We place Your business and, in addition, We normally make the following charges to cover the administration of Your insurance:

Arranging new policies:-	£25
Mid term adjustments:-	£25
Renewals	£25

Mid term cancellations and other refunds are refunded NET of commission. We may, in addition, charge a £25 administration fee.

Occasionally We may arrange a policy on which We earn no commission and in these cases We will advise You of the arrangement fee before You take the policy out. We may also make additional charges specific to the arrangement and servicing of certain policies, but these will always be advised to You in advance.

What to do if You have a complaint

Our aim is to provide a first class service, however, if You wish to register a complaint, please contact us **by writing** to The Managing Director, Warwick Davis (Insurance Consultants) Ltd, Office 2, Argyll House, 15 Liverpool Gardens, Worthing, BN11 1RY, or, by phone Telephone 01903 238889, **by email** at sales@warwick-davis.co.uk.

If You cannot settle Your complaint with us, You may be entitled to refer it to the Financial Ombudsman Service, for an independent assessment and opinion. The FOS Consumer Helpline is on **0800 023 4567** and their website is at: www.financial-ombudsman.org.uk Or you can contact them by post at:
Financial Ombudsman Service, Exchange Tower, London E14 9SR

Claims

All incidents which could lead to a claim must be reported as soon as practicable. Your insurer's claims contact number is shown in Your policy.

Sums Insured and Indemnity Limits

You will be responsible for ensuring that all sums insured and indemnity limits are adequate for the cover requested. We will advise You of the basis of calculation for sums insured and will, on request, give You details of external experts, such as surveyors and valuers, which You may wish to consult. The following information on calculating business interruption sums insured is given for guidance, but you should always seek specific advice from us if you are in any doubt as to what should be included.

Business Interruption / Loss of Profits Insurance

Several types of cover exist; Gross Profit basis (usual for manufacturers, retailers etc); Gross Revenue basis (normally for consultants, professions); and Increased cost of working basis, for businesses that believe there would be no loss of profit or revenue in the event of a claim, but would need to cover increased trading costs until the claim is settled.

'Accounting Gross Profit' and 'Insurance Gross Profit' are not the same thing.
Where your policy includes this cover, the Sum Insured for 'Gross Profit' should normally be calculated using the following method:

Annual turnover *plus* year-end stock and work in progress; *less* opening stock (and work in progress) and purchases, bad debts and uninsured variable expenses (such as the purchase of raw materials or shipping costs). Gross Revenue insures the total turnover without deductions and Increased Cost of Working is based on projected additional costs of temporary relocation and other forecast additional costs. Business interruption sums insured should then be adjusted to take into account the indemnity period (eg. doubled for 2 years indemnity period)

Average In the event of under-insurance, Insurers may reduce the amount of any claim settlement in the same proportion as the sum insured bears to the total value of the insured items.

DECLARATIONS

Our Service and Obligations to You:

We will conduct a fact-find to evaluate Your insurance needs, however You are solely responsible for ensuring that Your disclosure obligations to insurers are met. Please refer to Your Responsibility to Provide Information below.

We will act as Your agent in sourcing a policy to meet Your demands and needs and presenting the information provided by Your nominated Insurance Contact in a manner which is clear and accessible to insurers. Where we operate under any delegated authority from insurers we will act as their agent when issuing cover and in handling any claim you may make, and We will always advise You where this is the case.

We will advise and make a recommendation for You after We have assessed Your demands and needs. Our advice will be confirmed in a demands & needs and suitability statement, giving the reasons for Our recommendation.

We typically offer advice from a range of insurers, representing a fair analysis of the market, which means that We will have compared products from a sufficiently large range of insurance providers in terms of cover, price, quality of service and other relevant features in order to select appropriate policies for You. However, under certain circumstances We may only deal with a limited panel, or single insurer or We may use another, specialist, intermediary to access the insurance product that most suits Your needs. We will always inform You where this is the case.

We usually receive a commission from the insurer and premium finance provider with whom We place Your business and, in addition, We will normally make the charges as shown in our Terms of Business Agreement to administer your policy. Prior to the conclusion of each insurance contract, or upon renewal, We will remind You of Your right to be advised of the level of commission which We receive from underwriters. You are entitled, at any time, to request information regarding any commission which We may have received as a result of placing your insurance business.

Your Responsibility to Provide Information:

You have a duty under the Insurance Act 2015 to make a fair presentation of the risk to insurers. This duty applies when You take out Your insurance cover, throughout the life of Your policy, and when You renew Your insurance.

This duty includes a need for **Your Nominated Insurance contact** to undertake a reasonable search for *material information* which is known, or ought reasonably to be known, by anyone playing a significant role in making business decisions in Your business (such as Your company's principals, directors, senior management or shareholders) and staff responsible for arranging or administering Your firm's insurance.

The member of Your business nominated as Your Insurance Contact is: Mr Richard Jay

Please contact Us immediately if You wish to change the person in Your business nominated as Your Insurance Contact

You authorise the following members of Your business to make changes under the policy:

1.
2.
3.

You should advise Us of any particular concerns which led You to seek insurance cover and any special or unusual facts relating to the risk.

You must ensure that all *material statements* of fact are substantially correct and not misleading, and any *material information* which is a matter of expectation or belief (eg. an estimate or forecast) is provided in good faith.

Failure to disclose any material information or change in circumstances to Your insurers which could influence the cost, or their decision to accept Your insurance, could mean that Your policy could be invalidated or cancelled without refund, or that part or all of a claim may be not be paid. 'Material Information or changes in circumstances' could include Your inability to comply with any conditions or warranties applicable to your policy, which should be notified to Us immediately.

'*Material statements'* and *'material information*' are information which could influence the judgement of a prudent insurer in determining whether to take on a risk and on what terms.

Cancellation of this Agreement

This agreement will remain in force unless cancelled by either party in accordance with the terms below or You have no insurance business placed through Us. You may cancel the agreement at any time, subject to notification in writing to our usual office address. In the event of cancellation, We shall be entitled to retain any commissions and fees earned prior to the date of cessation of the agreement in full. We have the right to cancel this agreement subject to one month notice in writing to your last notified address.