

**Jack of Clubs Schedule**  
Schedule

**Policy Number** AJC000022  
**Date of Issue** 29/04/2020

Warwick Davis (Insurance Consultants) Ltd  
2 Argyll House  
15 Liverpool Gardens  
Worthing  
West Sussex  
BN11 1RY

**Agent Tel** 0800 970 7474

**Agent No** 28866L

**Agent Ref** 27153553

**Insured Details**

**Insured** Longthorpe Bowls Club

**Trading As**

**Postal Address** 11 Nathan Close  
Peterborough  
PE3 9NS

**Policy Details**

**Master Policy Number: CH5335177E**

**Policy Number** AJC000022

**Effective From** 01/05/2020  
00:00 hours

**Expires On** 30/04/2021  
00:00 hours

<b>Premium</b>	£668.69
<b>Insurance</b>	£80.24
<b>Premium Tax</b>	
<b>Total Premium</b>	£748.93

**Reason for issue** Renewal

**Long Term Undertaking** Yes

**LTU Expires on** 30/04/2021

**Business** Bowling Clubs

This policy is administered by Warwick Davies (Insurance Consultants) Ltd.  
Registered Office: 2 Argyll House, 15 Liverpool Gardens, Worthing, West Sussex, BN11 1 RY  
Registered in England and Wales: No. 3137109  
Authorised and regulated by the Financial Conduct Authority. FCA Register No. 300412

This policy is underwritten by Ageas Insurance Limited.  
Registered Office: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA  
www.ageas.co.uk  
Registered in England and Wales No 354568  
Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Financial Services Register No 202039.

**Cover Details**

**For full details of the cover provided, please refer to your policy wording.**

**All sections other than those noted as Not Insured in this schedule apply**

**Property Summary**

The **premises** on which this policy is based:

**Premises 1**

Thorpe Road  
Peterborough  
Northamptonshire  
PE3 6LU

**Summary of Endorsements Applicable to the Policy**

**JOC002 - Minimum Security Requirements**  
**JOC006 - Seasonal Closure**  
**JOC011 - Long Term Undertaking**  
**JOC007 - Flat Roof Warranty**

**Full wordings of all endorsements are located towards the end of this schedule.**

**Premises 1  
Risk Address**

Thorpe Road  
Peterborough  
Northamptonshire  
PE3 6LU

**Occupied As**

Bowling club

Please refer to the policy wording for full details of the cover provided

**PROPERTY SECTION – PREMISES 1**

**Sub-Section A – Buildings**

**Insured**

	Declared Value	Sum Insured	Basis of Settlement
<b>Buildings</b>	Not Applicable	£120,000	R
<b>Tenants' improvements</b>	Not Applicable	£0	R
<b>Rent payable</b>		£0	

**Sub-Section B – Contents**

**Insured**

	Declared Value	Sum Insured	Basis of Settlement
<b>General contents</b> (all <b>general contents</b> unless specified otherwise below)	Not Applicable	£50,000	R
<b>Computer equipment</b>	Not Applicable	£5,000	R
<b>Stock</b> (excluding <b>target stock</b> which if insured is shown below)		£500	I
Stock of wines and spirits		£5,000	I

**Extensions to Sub-Section B – Contents**

12. Cups, Trophies and Club Memorabilia	£5,000
---	--------

**Sub-Section C – Glass, Blinds and Signs**

**Insured**

**Sub-Section D – Money**

**Insured**

	Limit
<b>Business money</b> in transit, in the <b>buildings</b> during <b>business hours</b> or in a bank night safe	£5,000
<b>Business money</b> in cash operated machines/payphones at the <b>premises</b>	£500
<b>Business money</b> in a specified safe at the <b>premises</b> outside of <b>business hours</b>	£3,000
Specified Safe Description:	
<b>Business money</b> in automated teller machines (ATMs) at the <b>premises</b>	£500

**Sub-Section E – Assault by Thieves**

**Insured**

**Not Insured**

**Sub-Section F – Specified Property**

	Territorial Limits	Sum Insured

**Sub-Section G – Machinery and Computer Equipment Breakdown**

Insured

	Limit
Computer equipment breakdown	£100,000
Breakdown of covered equipment (other than computer equipment)	£1,000,000

**Sub-Section H – Deterioration of Refrigerated Stock**

Insured

	Sum Insured
Refrigerated stock	£500

**Sub-Section I – Theft by Employees/Club Officials**

Insured

	Limit
Theft by Employees/Club Officials	£5,000

**Sub-Section J – Damage to Outdoor Playing Surfaces**

Insured

	Sum Insured
Playing Surfaces	£60,000

**Extensions to Property Section – Premises 1**

16. Terrorism	Not Insured
---------------	-------------

**Excesses applicable to the Property Section – Premises 1**

<b>Excess</b> applicable to each and every claim unless specified otherwise below or in the policy wording:	£250
Subsidence, ground heave or landslip	£1000
Members' sports equipment	£100
Money	£100
Personal Belongings	£100
Specified property	£100

Where a single claim is made under more than one section or sub-section for the same event and at the same location, only the higher excess will be applied. Any additional excesses are shown in the Summary of Endorsements Applicable to the Policy, of which full wordings are located towards the end of this Schedule.

**Conditions precedent applicable to the Property Section – Premises 1**

The following conditions precedent only where shown as Applicable below:

2 Intruder Alarm Condition	Not Applicable
----------------------------	----------------

**LOSS OF INCOME SECTION – PREMISES 1**

**Sub-Section A – Income/Costs**

**Insured**

	Maximum Indemnity Period	Sum Insured
Gross profit		£0
Gross revenue	24 Months	£500,000
Rent receivable		£0
Increase in cost of working		£0
Additional increase in cost of working		£0

**Extensions to Sub-Section A – Income/Costs**

3	Denial of Access	Limit £250,000
4	Public Utilities	Limit £100,000
5	Loss of Book Debts	Limit £25,000
6	Customers	Limit £100,000
.	Suppliers	Limit £100,000
8	Property Stored Away from the Premises	Limit £100,000
9	Property in Transit	Limit £100,000
10	Diseases (Premises), poisoning, vermin, defective drains, murder, manslaughter, suicide or rape (maximum <b>indemnity period</b> for this extension is 3 months)	Limit £100,000
11	Exhibitions, Trade Shows or Conferences	Limit £100,000
12	Terrorism	Not Insured
14	Contract sites	Limit £25,000

**Sub-Section B – Machinery and Computer Equipment Breakdown**

**Insured**

	Limit
Computer equipment breakdown	£50,000
Breakdown of covered equipment (other than computer equipment)	£100,000

**Sub-Section C – Loss of Licence**

**Insured**

	Limit
Loss of alcohol licence	£50,000

**LIABILITY SECTION**

**Sub-Section A – Employers' Liability**

**Insured**

	Limit
a. in respect of an act of <b>terrorism</b>	£5,000,000
b. in respect of all other claims	£10,000,000

**Sub-Section B – Public Liability**

**Insured**

	Limit
a. in respect of an act of <b>terrorism</b>	£2,000,000

b. in respect of all other claims	£5,000,000
-----------------------------------	------------

**Sub-Section C – Products Liability**

**Insured**

	Limit
a. in respect of an act of <b>terrorism</b>	£5,000,000
b. in respect of all other claims	£5,000,000

**Excesses applicable to the Liability Section (not applicable to Sub-Section A – Employers’ Liability)**

Excess applicable to each and every property damage claim unless specified otherwise below:	£250
Excess applicable to each and every <b>injury</b> claim	£0

Any additional excesses are shown in the Summary of Endorsements Applicable to the Policy, of which full wordings are located towards the end of this Schedule.

**PROPERTY IN TRANSIT SECTION**

**Sub-Section A – Own Vehicles**

**Insured**

	Limit per Vehicle
Unspecified own <b>vehicles</b> within the United Kingdom, Channel Islands and the Isle of Man	£5,000

**Sub-Section B – Goods Sent By Carrier**

**Insured**

	Limit per Sending
Sendings by road hauliers, rail and post within the United Kingdom, Channel Islands and the Isle of Man	£5,000

**Excesses applicable to the Property in Transit Section**

Excess applicable to each and every claim	£100
---	------

Any additional excesses are shown in the Summary of Endorsements Applicable to the Policy, of which full wordings are located towards the end of this Schedule.

**PERSONAL ACCIDENT SECTION**

**Insured**

Category	Benefits 2, 3 & 4	Benefit 1 (Weekly)
Members and Club Officials	£10,000	£100

<b>Operative Time</b>	Whilst undertaking <b>business</b> activities
<b>Deferment Period</b> (Benefit 1)	14 days

**LEGAL EXPENSES SECTION**

**Insured**

	Limit of Indemnity
Legal Expenses	£100,000

---

**TRUSTEE AND CORPORATE LIABILITY SECTION**

---

**Sub-Section A – Trustee Liability**

**Insured**

Trustee Liability

**Limit of  
Indemnity**

£250,000

**Sub-Section B – Corporate Liability**

**Insured**

Corporate Liability

**Limit of  
Indemnity**

£250,000

**Sub-Section C – Professional Indemnity**

**Insured**

Professional Indemnity

**Limit of  
Indemnity**

£100,000

**ENDORSEMENTS**

**JOC002 - Minimum Security Requirements**

Applicable to Property Section

It is a condition precedent to **our** liability to pay claims in respect of **damage** caused by fire, theft or attempted theft or malicious persons under Sub-Sections A – Buildings, B – Contents, C– Glass, Blinds and Signs and D – Money and of this section that the following protections are in place and in full operation at the **premises** outside of **business hours** or when the **premises** are left unattended by **you**, any **director**, **partner** or **employee**:

- 1 all external doors including wicket gates (or internal doors which access parts of the **building** that are not occupied by **you** for the **business**) must be secured as follows:
    - a a mortice deadlock conforming to BS3621 or BSEN1303 with matching steel box striking plate, or locking metal bars with a closed shackle padlock conforming to BSEN12320 security grade 5, or
    - b for manually operated roller shutters, key operated bullet locks securing the shutter to its guide, or a padlock conforming to BSEN12320 security grade 4 securing the operating chain of the roller shutter to the internal frame, or
    - c for electrically operated roller shutters, a key operated isolation switch to the electricity supply to the controls, or security as noted in item 1a or 1b of this condition, or
    - d for doors officially designated fire exits by **your** written fire risk assessment, appropriate internally operated mortice deadlocks conforming to BS8621, or panic bars/latches conforming to BSEN1125, or
    - e for aluminium and UPVC doors, an integral cylinder key operated mortice deadlock certified to BSEN1303, or
    - f other security devices if agreed by **us** in writing to **you**.
- In addition to the above:
- i all outward opening doors (except for aluminium or UPVC doors with multiple locking points) must be fitted with hinge bolts to the top and bottom and otherwise secured by one of the means noted in 1a or 1e of this condition, and
  - ii all double leaf doors must be fitted with bolts to the top and bottom on the first closing leaf with the second closing leaf secured by one of the by one of the means noted in 1a or 1e of this condition, and
  - iii doors pertaining to detached domestic:
    - garages
    - sheds
    - garden buildings

must be fitted with a closed shackle padlock conforming to BSEN12320 with padbar or a key-operated security device or, if roller shutters, security as noted in item 1b or 1c of this condition.

- 2 all windows and skylights not protected by bars or grilles that are on the ground floor or basement level or are easily accessible from adjoining roofs, porches or downpipes must be secured as follows:
- a key-operated locks with the keys removed and stored out of sight, or
  - b locking bars with a padlock conforming to BSEN12320 security grade 4, or
  - c screwed or fixed permanently shut on the inside, or
  - d for windows officially designated fire exits by **your** written fire risk assessment, panic bars or latches conforming to BSEN1125, or
- other security devices if agreed by **us** in writing to **you**.

#### JOC006 - Seasonal Closure

Applicable to Property Section

It is a condition precedent to **our** liability that during any period exceeding 14 consecutive days when the **premises** are closed for normal club activities and the indoor facilities at the **premises** are not available for use by club members that:

- a an internal and external inspection of the **premises** are made by a responsible person at least every 7 days and any defects are rectified immediately
- b all waste refuse and obsolete combustible materials are removed and taken away from the **premises**
- c the **premises** are adequately secured against unauthorised entry
- d all services are turned off at the mains except electricity where needed to maintain any fire or intruder alarm system in operation
- e all services are turned off at the mains except electricity where needed to maintain any fire or intruder alarm system in operation and the water drained from the heating system. Where the water system cannot be isolated the heating must be maintained at a minimum temperature of 10 degrees Celsius between the period of 1<sup>st</sup> October and 31<sup>st</sup> March inclusive.

#### JOC011 - Long Term Undertaking

In return for a discounted premium **you** have agreed to offer 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**. The agreement between **us** and **you** means that provided **we** offer renewal of those sections of this **policy** on the terms and conditions in force at the end of each **period of insurance you** will continue to renew this **policy** with **us** at each annual renewal date for the duration of the agreement.

Provided that:

- a **we** shall be under no obligation to accept an offer made in accordance with the above mentioned undertaking
- b the sums insured may be reduced at any time to correspond with any reduction in value of or variation to the insured **property**.

This undertaking also applies to any **policy** or policies which may be issued by **us** in substitution for this **policy** and the same discount will be allowed on the corresponding premium for any substituted **policy** or **policies** issued by **us**.

#### JOC007 - Flat Roof Warranty

Applicable to Property Section

It is a condition precedent to **our** liability to provide cover for **damage** caused by storm under this section that **buildings** with a felt roof or section thereof where the mineral felt surface has not been replaced for 10 years or longer must be inspected annually by a competent roofing contractor prior to the month of October each year and any necessary works identified should be completed within 60 days of receipt of the inspection report by **you**. If **we** so request, **you** shall provide **us** with documentary evidence of such inspection and any remedial work identified following such inspection.

### CLAIM NOTIFICATION



If **you** need to make a claim, please contact **our** commercial claims department on **0345 122 3283**. The line is open 24 hours a day, 365 days a year. The claims handler will take full details of the claim and guide **you** through the next steps. Alternatively **you** can write to Commercial Claims Department, Ageas Insurance Limited, Ageas House, The Square, Gloucester Business Park, Brockworth, Gloucestershire, GL3 4FA.

If **you** need to make a Legal Expenses claim and this section is shown as being operative on the **schedule**, **you** can request a claim form between 9.00am and 5.00pm Monday to Friday (except bank holidays) by telephoning **0345 122 8930**.

Full claims procedures are noted in the **Policy Wording**.

---

## HELPLINE SERVICES

As an Ageas policyholder with a current policy, you are automatically entitled to the following helpline services. To help us to check and improve our service standards calls are recorded.

### **Business Legal Advice – 0345 122 8931**

This helpline is available 24 hours per day, seven days a week to provide confidential legal advice over the phone on:

- a business-related legal problems
- b personal legal matters (if the Family Legal Guard extension is shown on the schedule) within the laws of England, Scotland, Wales, Northern Ireland, the Channel Islands, the Isle of Man, Norway, Switzerland and the countries of the European Union.

### **UK Tax Advice – 0345 122 8931**

This helpline is available between 9am and 5pm, Monday to Friday (except bank holidays) to provide confidential advice over the phone on any:

- a tax matters affecting your business
- b personal tax matters (if the Family Legal Guard extension is shown on the schedule) within England, Scotland, Wales and Northern Ireland.

### **Redundancy Assistance – 0345 322 0176**

This helpline is available between 9am and 5pm, Monday to Friday (except bank holidays) to provide specialist advice if you are planning redundancies within your business. This service offers document review and telephone or written advice and will assist you to implement a fair selection process and ensure that the redundancy notices are correctly served. If you opt to use this service a charge will be payable by you.

### **Crisis Communication – 0345 322 0175**

This helpline is available 24 hours per day, seven days a week to provide help in responding to negative publicity or media attention which could affect your business. In advance of any actual adverse publicity, where possible, experts will provide initial advice for you to act upon. If your circumstances require professional work to be carried out at the time, we can help on a consultancy basis subject to you paying a fee. Where an event has led to actual publicity online, in print or broadcast, that could damage your business, you are insured against the costs of crisis communication services under Cover 12 – Crisis Communication (if the Legal Expenses Section is shown on the schedule) when you use this helpline.

### **Identify Theft Advice and Resolution Service – 0345 322 0177**

This helpline is available between 8am and 8pm, seven days a week to you and the directors, partners and executive officers of your business to help keep your personal identities secure. Where identity theft is suspected, specialist caseworkers can help to restore UK credit ratings and correspond with card issuers, banks or other parties located in England, Scotland, Wales, Northern Ireland, the Channel Islands or the Isle of Man. Identity theft expenses are insured under Cover 11 – Executive Suite (if the Legal Expenses Section is shown on the schedule) when you use this helpline.

### **Business emergency assistance – 0345 122 8935**

This helpline is available 24 hours per day, seven days a week to arrange help straight away if an unforeseen emergency causes damage to the premises or creates a health and safety hazard. We will contact a suitable repairer or contractor and arrange assistance on your behalf. All costs of assistance provided are your responsibility, although if the damage is insured you will be able to make a claim for repair of the damage.

### **Confidential Counselling – 0345 122 8934**

This helpline is available 24 hours per day, seven days a week for employees (including spouses, domestic or civil partners, relatives and dependants permanently living with them) who are suffering from emotional upset or feeling worried or anxious about a personal or work-related problem. Qualified counsellors will provide free confidential support and advice over the phone. Due to their sensitive nature counselling calls are not recorded.

**Please do not use these helpline service numbers to report a claim**

These helpline services are provided on our behalf but not by us. We take no responsibility for the advice given or assistance given or for the failure of the helplines which may result from an exceptional event that is beyond the control of us and the helpline service provider.