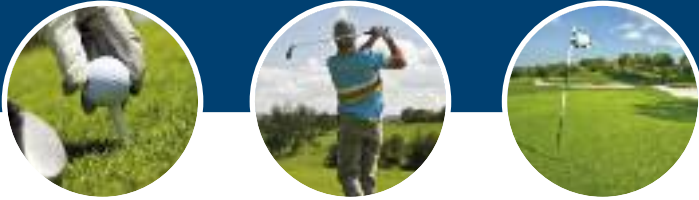


Sports and Leisure Golf Umbrella Policy



www.ccvsl.co.uk



Endorsed by the
Golf Union of Wales

Features and benefits:

Buildings ('All Risks' cover)

All buildings on the golf course (including Subsidence)

Greens, Fairways, trees & plants:

- £100k Greens Cover as standard including; Greenkeeper error, re-design, labour and construction costs.
- Trees cover including Storm Damage

- Includes Accidental Damage and Malicious Damage
- Includes Damage to Landscaped Gardens by Emergency Services

CONTENTS ('All Risks' cover)

- Clubhouse Contents
- Greenkeeping Plant, Machinery & Tools
- Irrigation Equipment
- Loss of Money
- Cups, Trophies and Bar Stocks
- Freezer/Refrigerated Stock £20,000
- Members Employees' Personal Effects £15,000
- Increased metered water charges £50,000
- Computer equipment incl. rewriting records £25,000
- Pro shop stock
- Garden furniture in the open £25,000

- Includes inflation protection on sums insured, 25% uplift
- Theft cover applies following Non-Forcible or Violent entry
- Cups and Trophies whilst on premises only, or extended to include whilst at Members' homes
- Full terrorism cover available
- Trace & Access

Business interruption

Covers Loss of Revenue caused by an insured 'Peril'

- Includes Loss of Book Debts
- Includes Professional Fees
- Increased Cost of Working included as standard

Employers' liability

Limit of indemnity £10 million

Public & products liability

Limit of indemnity up to £10 million

Includes Personal Liability of Directors, Partners, Employees

- Includes 'Member to Member Liability for Members, visitors, guests' and green fee players

Loss of licence

Loss of the clubs' excise liquors licence, sum insured £150,000

Hole in one

Expenses incurred up to £500

Personal accident / assault

Cover applies to all club officials and employees on club business

£25,000 standard limit/£100 per week

Travel & medical expenses

Club Officials and Employees on Club business abroad

- Cover includes Medical Expenses
- Cancellation/Curtailment, Delayed departure

Fidelity guarantee

Dishonesty of Employees, sum insured £100,000

Legal fees (provided by DAS Legal Expenses)

- Claims and Legal Assistance Help-lines
- Legal Defence
- Contract Disputes
- Property Protection
- Employment disputes
- Tax Investigations, VAT Disputes
- Statutory Licence Protection
- Debt Recovery

Directors' & Officers' Liability including:

- Libel and Slander
- Insured to Insured
- Failure to Insure
- No excess in event of claim

Contract works cover – up to £250,000**Third party Motor Cover for non registered items of Plant and Golf Buggies****Extensions including the following:-**

- Reimbursement of subscriptions following accident or illness
- Loss of Rent/Alternative Accommodation
- Hire charges for replacement machinery, temporary buildings
- Cancellation/Abandonment (e.g. Captains' Day etc.)
- Non Negligent Liability
- Wedding cancellation

Optional covers available

- Engineering risks
- Terrorism

Significant exclusions and limitations:

The standard excesses and any increased amount you have agreed to pay shown within your policy wording or on the policy schedule

Circumstances where compulsory Insurance or security is required under the Road Traffic Act 1988 or any subsequent legislation

Any insured incident deliberately or intentionally caused by an Insured Person

Cover applies to Great Britain, Northern Ireland, the Isle of Man or the Channel Islands (or as more specifically stated in your schedule)

Unless agreed otherwise the law applicable to this contract is the law of England and Wales

Maintenance, Security and Reasonable Precautions (including arranging inspections on plant required by statute) conditions apply

Correct values at risk must be advised to us. If the Sums Insured you request are not adequate this will result in the amount that we pay you in the event of a claim being reduced

Claims conditions apply

Conditions

You must take all reasonable precautions to prevent injury, disease, loss or damage and must take all practicable steps to safeguard all of the property insured from loss or damage.

Failure to comply with this may jeopardise your claim or cover.

Important Note: This policy summary does not contain full details and conditions of your insurance – these are located in your policy wording. Please refer to your policy schedule for your selected cover. The maximum amount we will pay is the sum insured shown within your policy wording or on the policy schedule.

Underwritten by a consortium of Insurers led by Allianz Insurance Plc.

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CCV Underwriting Sports and Leisure is a trading name of CCV Risk Solutions Limited

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