

# PROPERTY AND ASSETS INSURANCE

This is an outline of the cover available, specific details, terms and conditions will be provided with our written quotation.

## Cover can be provided for:

- Buildings
- Contents at a named premises
- Contents anywhere in the UK
- Loss of Revenue/Additional increased cost of working (following a property loss at the premises)
- Money and Personal Accident Assault
- Hired in Equipment

Cover operates in respect of Accidental loss destruction or damage occurring to the property insured, including Fire, Storm, Malicious Damage and Theft (subject to violent & forcible entry/exit).

## BUILDINGS

'Buildings' includes landlord's fixtures and fittings, walls, gates, fences and outbuildings. Where cover is only required for breakage of fixed glass, this can be insured under this section for a maximum sum insured of £2,000. If a higher sum insured is required, please refer to the separate Item under the heading of Glass.

### Floodlights

Whether they are fixed to the building or a free standing structures in their own right floodlights can be included as part of the buildings cover. A separate sum insured must be specified.

### Signs

Cover can be included for nameplates and signs including electric and neon signs subject to a limit of £500

### Non standard construction

Full policy cover can apply to the premises even if it is non standard construction e.g. Timber

## CONTENTS

'Contents' relates to property belonging to the insured or for which the insured is responsible. This would include, office equipment and machinery, furniture, sports equipment, timing devices, a minimum excess of £100.00 applies in respect of each and every loss.

Cover is available for portable computers, sound equipment and video equipment on an anywhere in the UK basis, these items must be listed separately, and claims will be subject to a minimum excess of £200.00.

Losses arising out of theft are subject to there being evidence of forcible or violent entry to or exit from a secure place.

Cover is available for stocks of wines spirits and tobacco for an additional charge please specify the value in the proposal.

**The policy specifically excludes vehicles, caravans, trailers, watercraft or aircraft, precious metals/jewellery, works of art, fragile or brittle articles, unless specifically mentioned as insured under the policy.**

# PROPERTY AND ASSETS INSURANCE

## LOSS OF REVENUE

Revenue could be lost and additional costs incurred in order for the Organisation to continue operating, following damage to any building owned or occupied by the insured, or to any of the insured's own equipment. A basic cover is provided where cover under Buildings or contents at named premises above is requested of: -

Revenue	£ 15,000
Additional increased costs of working	£ 25,000

Maximum indemnity period 12 months.

Higher sums insured are available upon request.

## MONEY AND PERSONAL ACCIDENT ASSAULT

Provides for physical loss or destruction of money, crossed cheques, etc, together with monetary benefits in the event of malicious attack or assault whereby any person engaged in the Organisation sustains accidental injury following an attempt by any person stealing or attempting to steal the Organisation's money.

**The following levels of cover are automatically included where cover has been requested for Contents at named premises. Higher limits are available upon request.**

### Levels of Cover

Crossed cheques etc.	£250,000
Cash in locked safe	£ 1,000
Cash on premises when Club/Association is closed	£ 250
Cash in the home of any Director or employee	£ 500
Any other loss of money	£ 5,000

### Assault Benefits

Death and Permanent Total Disablement	£ 25,000
Temporary Total Disablement (per week - maximum 104 weeks)	£ 150
Damage to clothing	£ 1,000

## OPTIONAL EXTENSIONS ARE AVAILABLE FOR:

### Frozen foods

This covers loss or damage to food as a result of the breakdown of a freezer or refrigeration unit or by accidental failure of their electricity supply.

### Loss of Licence

If you have a licence for the sales of alcohol you can cover the reduction in the value of your premises as a result of non-renewal or withdrawal of the licence from causes beyond your control.

### Playing Surfaces

Damage to Greens and playing surfaces can be included without additional cost up to a value of £5,000 provided the value is declared to insurers. Higher limits are available

### Subsidence

Subsidence cover is not automatically provided by the policy cover is available for an additional charge. If cover is required please complete the additional subsidence questions.

# PROPERTY AND ASSETS INSURANCE

PLEASE RETAIN THESE INFORMATION PAGES AND A COPY OF THE PROPOSAL FORM FOR YOUR RECORDS.

GENERAL INFORMATION	
Proposer's Name:	
Postal Address:	
Post Code:	
Telephone No:	
Fax No:	
Email Address:	
Name of Organisation to be insured:	
Name of the Association to which you are affiliated (where applicable):	
Full description of Activities of the Insured:	
Renewal Date of Existing Insurance:	
Name of current Insurance Company or previous insurer (where applicable) :	
Current or last premium paid:	

**Please note the questions under the Sections Location, Construction, Security and Facilities are Mandatory Questions and must be completed in all cases. Please then complete the Sections on the following pages for which cover is required and also the Declaration on the last page of the Proposal.**

# PROPERTY AND ASSETS INSURANCE

## LOCATION

Address including <u>post code</u> of premises where property is stored:	
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Are the premises in the proposer's sole occupation	YES/NO
If No is the proposer's portion of the building entirely self contained	YES/NO
Are the premises located near a cliff or other exposed area	YES/NO
Are the premises more than 10 miles by road from a full time fire brigade	YES/NO
Are the premises unused or unoccupied for any part of the year	YES/NO

## CONSTRUCTION AND SECURITY

Please note the details under this section for construction and security must be completed to obtain Contents and/or Stock cover at a named location even if Buildings cover is not required

Construction of the building please circle the following as applicable		
Walls - <i>Brick Concrete Stone Timber - Other (specify)</i>		
Floors - <i>Concrete Stone Timber - Other (specify)</i>		
Roof - <i>Asbestos Concrete Metal Slate/tile Felt Timber Asphalt/Bitumen Other (specify)</i>		
Is the roof flat	YES/ NO	
No of Storeys		
Age of Building		
Is the building alarmed	YES/ NO	
Is RedCare provided	YES/ NO	
What is the level of police response to the alarm (i.e. level 1/2/none)		
If alarmed please advise name of installer/maintenance company.		
Do final exit doors and all other doors leading to common areas or other premises have the following standard of locks? Please circle the construction of the doors and confirm specified locks are in operation.		
Timber	Five lever mortice deadlocks conforming to BS3621	YES/NO
Aluminium	Cylinder mortice lock operating a swinging lock bolt	YES/NO
PVCu	Key operated multi-point locking devices with Three or more locking points	YES/NO
Double Leaf	Fitted internally with bolts top and bottom	YES/NO
Do all opening windows or rooflights have key operated locking devices		YES/NO
Do you hold a Rentokil annual hygiene contract		YES/NO
Is there an automatic Fire Alarm System in operation?		YES / NO

# PROPERTY AND ASSETS INSURANCE

Are there adequate fire extinguishers in place and is there a Service Contract in force?	YES / NO
Are there any other security features - please provide details (e.g. CCTV grilles shutters)	

## FACILITIES

Do you provide any of the following at the premises?	
Retail sales	YES / NO
Is this the main activity for which the premises are used?	YES / NO
Equipment Hire	YES / NO
Hot Food	YES / NO
Is deep fat frying equipment used?	YES / NO
Are canopies, ducting and cooking ranges protected by a fixed fire detection and extinguishing system?	YES / NO
Overnight Accommodation	YES / NO
How many rooms	
Do you provide accommodation for anyone other than guests using your sport/activity facilities	YES / NO

## SUMS INSURED

### BUILDINGS

Buildings <i>The sum insured should represent the replacement/ rebuilding cost and not the market value</i>	£
Temporary structures e.g. portakabins	£
Please supply details of the temporary structures	
Tenants Improvements	£
Glass up to £2,000	YES / NO
Glass in excess of £2,000 <i>Please state amount of cover required</i>	£
Greens and Playing Surfaces <i>The sum insured should represent the replacement cost including groundwork/foundations</i>	£
Signs <i>The sum insured should represent the replacement cost</i>	£
Floodlights <i>The sum insured should represent the replacement cost</i>	£
Fencing <i>The sum insured should represent the replacement cost</i>	£

# PROPERTY AND ASSETS INSURANCE

## CONTENTS

**The Sums Insured must represent the replacement cost**

1	<b>COVER AT NAMED PREMISES ONLY</b>	<b>SUM INSURED</b>
	Contents ( <i>specify any item over £2,000 in value</i> )	£
		£
		£
		£
		£
	Stock ( <i>please provide separate details for alcohol and/or tobacco stock</i> )	£
	Alcohol and/or Tobacco Stock	£
	Trailers ( <i>please specify if these are canoe trailers</i> )	£
	Watercraft e.g. canoes, kayaks etc ( <i>non powered vessels</i> )	£
	Works of Art, Fragile or Brittle Articles ( <i>please provide details</i> )	£
<b>2</b>	<b>COVER ANYWHERE IN THE UK</b>	
	a) Contents ( <i>items other than those detailed below</i> )	£
	b) Portable Computers ( <i>individual make/model/value required</i> )	
		£
		£
		£
	c) Sound Equipment ( <i>individual make/model/value required</i> )	
		£
		£
		£
	d) Video Equipment ( <i>individual make/model/value required</i> )	
		£
		£
		£
		£
	e) Trophies, Cups and Shields ( <i>individual details and values required for any item over £750.00</i> )	
		£
		£
<b>3</b>	<b>EQUIPMENT HIRED IN</b> ( <i>provide full details and values required</i> )	
		£
<b>4</b>	<b>GOODS IN TRANSIT</b> <i>Please provide details of the goods to be transported</i>	
	Limit per vehicle	£
	Number of vehicles	£

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## MONEY AND PERSONAL ACCIDENT ASSAULT

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**The following levels of cover are automatically included where cover has been requested for Contents at named premises.**

Levels of Cover

Crossed cheques etc.	£250,000
Cash in locked safe	£ 1,000
Cash on premises when premises are closed	£ 250
Cash in the home of any Director/employee/member	£ 500
Any other loss of money	£ 5,000

Assault Benefits

Death and Permanent Total Disablement	£ 25,000
Temporary Total Disablement (per week - maximum 104 weeks)	£ 150
Damage to clothing	£ 1,000

Are Basic Limits above adequate	YES [ ]      NO [ ]
If higher limits required please provide details including details of any safes at the premises	

## LOSS OF REVENUE/ADDITIONAL INCREASED COSTS OF WORKING

This only applies where Buildings or Contents at a named premises is insured.

Cover provided:

Loss of Revenue	£15,000
Additional Increased Cost of Working	£25,000
Maximum Indemnity Period	12 Months

Are Basic Limits above adequate	YES [ ]      NO [ ]
If an increased sum insured or indemnity period is required, please specify:	
Annual Revenue:	£
Additional Increased Cost of Working	£
Indemnity Period	12 months
Please advise estimated annual turnover	£

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## ADDITIONAL COVERS

**FROZEN FOODS** Subject to refrigerated cabinets no more than 10 years old

Is maintenance agreement in force?	YES/NO	
If No, do the units have airtight sealed motors and compressors?	YES/NO	
Description of unit	Year of manufacture	Sum Insured £

## LOSS OF LICENCE

Cover available on a reduction in the value of the premises.

Type of Licence	
Sum Insured	£
Has there ever been any opposition to the grant, renewal or transfer of the licence?	
If Yes, give details	
Is there any intention to apply for the transfer of licence in the next 12 months?	
If Yes, give details	
Have you, the licence holder ever had an application refused?	
If Yes, give details	

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## SUBSIDENCE

Subsidence cover is not automatically provided by the policy, cover is available for an additional charge. If cover is required please complete the following additional subsidence questions.

Are the above buildings built on clay soil?	YES/NO
Are the above buildings built on made-up ground or on a land infill site?	YES/NO
Are the premises built on a hillside?	YES/NO
Are there any visible cracks in the walls of the building?	
[a] between 2.5mm and 5mm wide?	YES/NO
[b] more than 5mm wide?	YES/NO
Are there any Mine or Quarry workings [operational or disused] within 1 mile of the buildings?	YES/NO
What is the age of the buildings?	
Are the buildings occupied for the purpose they were originally built?	YES/NO
If you have answered 'no' please give details:	
Are there any trees or shrubs within 20 metres [65ft] of the buildings and which are more than 5 metres [15ft] tall?	YES/NO
	YES/NO
If you have answered 'yes' please advise distance of nearest tree/shrub from the building - please tick appropriate box below:-	
10m-20m [32ft-65ft]	
5m-10m [16ft-32ft]	
less than 5m [16ft]	
Have these buildings experienced any previous subsidence damage?	
If you have answered "yes" please give details:	

## TERRORISM

Do you require a quotation for Terrorism

YES [ ] NO [ ]

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## RISK HISTORY

Have any incidents or claims arisen in past 5 years <u>whether insured or not</u>	YES [ <input type="checkbox"/> ]	NO [ <input type="checkbox"/> ]
If Yes please give details below and or attach insurers confirmed claims experience if presently or previously insured		
Date of incident	Brief Details	Amount of claim/loss

## DECLARATION

**To be completed in all cases**

Have you or any Principal in the Business	YES	NO
(a) ever been refused insurance	[ <input type="checkbox"/> ]	[ <input type="checkbox"/> ]
(b) had special terms imposed upon you	[ <input type="checkbox"/> ]	[ <input type="checkbox"/> ]
(c) been convicted or have a prosecution pending for any offence involving dishonesty of any kind	[ <input type="checkbox"/> ]	[ <input type="checkbox"/> ]
(d) ever been declared bankrupt	[ <input type="checkbox"/> ]	[ <input type="checkbox"/> ]

If "YES" to any of the above, please provide details.

I/We understand the contents of this completed application and I/we declare that the information given is, to the best of my/our knowledge and belief correct and complete. I/We agree that the statements in this application shall form the basis of the contract between the insurer and myself/ourselves and if the risk is accepted I/we undertake to pay the premium when called upon to do so. I/We understand that my/our information may also be disclosed to regulatory bodies for the purposes of monitoring and/or enforcing the insurer's compliance with any regulatory rules/codes.

**NAME (BLOCK CAPITALS)** .....

**Signed** ..... **Date** .....

Please return the completed proposal form to:

Sportsguard Registered Office: Sportsguard House, One Overstone Heights, Overstone Road, Sywell,  
Northamptonshire NN6 0AW (Tel 01604 644277) (Fax 01604 644661)