



SPORTSCOVER

Policy Schedule

Registered in England and Wales No. 37266780

You will only be entitled to insurance cover under the section or sections which you have selected and for which you have paid the required premium.

Policy Number

PLON99/0097170

The Insured	ENGLAND AND WALES CRICKET BOARD AND AFFILIATED MEMBER CLUBS
Address	LORD`S CRICKET GROUND LONDON NW8 8QZ UNITED KINGDOM
Broker	HOWDEN
Brokers Address	TRICORN HOUSE BIRMINGHAM B16 8TP UNITED KINGDOM
Sport / Activities	CRICKET
Period of Insurance	From 1/01/2021 to 31/01/2022. Both days inclusive and any subsequent period for which the insured shall have paid and The Underwriter(s) shall have accepted the new premium

UNDERWRITTEN BY Sportscover Europe Ltd on behalf of Allianz Global Corporate & Specialty SE under contract number GBT00020020

Section	Limit of Indemnity	Excess
PUBLIC & PRODUCTS LIABILITY:	£15,000,000 any one Occurrence, but limited to £15,000,000 in the aggregate in respect of Products Liability	£NIL

EMPLOYERS LIABILITY:	£10,000,000 any one Occurrence	£NIL
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PROFESSIONAL INDEMNITY:	£10,000,000 any one Claim, limited to £10,000,000 in the aggregate	£NIL
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Retroactive Date: 1/01/2021

EL POLICY EXTENSIONS

Cover included for all clubs affiliated to the ECB
Cover includes volunteer workers
Cover includes groundsman replacement of £500

NON-NEGLIGENT EXTENSION

It is hereby noted and agreed in the event of non negligence damage to third party property namely broken glass or windows the policy will extend to cover up to £350 per club

PL POLICY EXTENSIONS

Cover included for bar activities
Cover included for umpires and scorers
Cover included for Club fundraising and social activities
Cover included Coaching activities in club environment
Cover included for Property Owners'/Occupiers' Liability
Environmental Impairment Liability with a Limit of Indemnity of £100,000
Legionellosis extension £2m in the aggregate

FLY TIPPING CONDITION

A sub-limit under the Environmental Impairment Liability extension in respect of the clean-up costs of pollution or contamination caused to the cricket ground as a result of fly tipping. This would be sub-limited to £5,000 each and every claim/club and £50,000 in the aggregate with a £500 excess each and every claim

COMMUNICABLE DISEASE EXCLUSION

Notwithstanding any provision to the contrary, this Policy does not cover any legal liability directly or indirectly arising out of, contributed to by, or resulting from any Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease in consequence of You managing, organising, operating or hosting an Event where:

more than 50 people are attending or congregating at any one time (not counting any Employee while they are carrying out any work in connection with the Business);
the Event is outside of the United Kingdom;

the legal liability is caused by or arising out of the deliberate, conscious or intentional disregard of Your obligation to take all reasonable steps to prevent the manifestation or spread of Communicable Disease.

For the purposes of this exclusion:

Communicable Disease means any disease capable of being transmitted from any organism to another organism by means of any substance or agent.

Event means any event, gathering, meeting, coaching activities, match, social activities, fund-raising or some other activity whether indoors or outdoors connected with the Business.

It is for You to prove to Insurer's satisfaction the number of people that number of people who were in attendance or congregating at the Event at any one time.

SUB-CONTRACTORS CONDITION

All sub contractors engaged by **You** shall have in force and effect Public Liability Insurance for third party **Bodily Injury** or **Damage to Property** with a minimum limit of indemnity limit of £5,000,000 throughout the duration of their contract with **You**.

You shall undertake to obtain and retain documentary evidence of the said Insurances, prior to the commencement of any contract.

COACHING CONDITION

In respect of sports coaching; all coaches must be suitably qualified to coach the sport in question in accordance with the relevant recognised national governing body requirements, or where such a formal qualification does not exist, coaches must possess a minimum of three years' practical coaching experience for the sport in question.

HIRERS CONDITION

All third parties hiring the premises for reward must have an insurance policy providing indemnity against Public Liability in their own name for a limit of indemnity of at least £5,000,000. Furthermore, any third parties providing or supplying disco or live music entertainment at the premises must have an insurance policy providing indemnity against General Liability in their own name for a limit of indemnity of at least £5,000,000.

BONFIRES AND FIREWORKS CONDITION

Bonfire(s) must be situated in a cleared area which is roped off and at least 15 metres from spectators, other areas, buildings, roads, railways, public rights of way, flammable or otherwise dangerous materials (e.g., petrol, liquefied petroleum gas) and overhead power lines. The use of petrol, paraffin or other flammable liquids on the fire or used to start the fire is excluded.

All fireworks are to be carried out by a third party contractor who has their own Public Liability insurances in place for a minimum of £5,000,000 limit of Indemnity, stored and handled in accordance with the manufacturer's instructions. Spectators must be a minimum of 25 metres away from the area where fireworks are lit.

If this Condition is not complied with, the policy coverage will not be operative.

ABUSE EXTENSION

Retroactive Date:	Limit of indemnity:
A. 01/01/2021	A. £2,000,000 any one claim and £5,000,000 in the aggregate

EXCESS: £1,000 each and every claim

This Extension is on a "claims made" basis. It only covers claims made by You and notified to the Insurer during the Period of Insurance.

Operative Clause

Subject to the terms, conditions, definitions, and exclusions of this Policy (other than as amended by this Extension), despite "Exclusions (what is not covered): 8", the Insurer agrees to Indemnify You against:

- a) all sums which You become legally liable to pay as damages and claimant's costs and expenses arising out of Claims first made against You and notified in writing to the Insurer during the Period of Insurance;
- b) all costs, fees and expenses incurred by You, with the Insurer's written consent, in the defence or settlement of Claims first made against You under paragraph a) above;

resulting from Abuse or Molestation or attempted Abuse or Molestation committed or alleged to have been committed after the applicable Retroactive Date, provided that the Insurer's liability will not exceed:

- i. the applicable Limit of indemnity stated in this Extension in respect of the applicable Retroactive Date; but not
- ii. "Limit of indemnity A" stated in this Extension in respect of the aggregate of all claims first made against You and notified in writing to the Insurer during the Period of Insurance irrespective of Retroactive Dates.

Limitation

In respect of Abuse or Molestation or attempted Abuse or Molestation committed or alleged to have been committed after "Retroactive Date C" which is not proven to have continued beyond "Retroactive Date B" the Insurer will Indemnify You against all costs, fees and expenses incurred by You, with the Insurer's written consent, in the defence or settlement of Claims first made against You and notified in writing to the Insurer during the Period of Insurance, but the Insurer will not Indemnify You against damages and claimant's costs

and expenses.

Definitions

Abuse or Molestation means:

- a) any physical, mental or emotional abuse including but not limited to harassment or bullying, voyeurism, invasion of privacy, mistreatment or maltreatment, neglect, any act of a sexual nature or any act undertaken with a sexual motive, or;
- b) any situation where You had a responsibility (either explicit or implied) for the welfare and well-being (physical, mental and/or emotional) of a victim and were in breach of that duty to protect those in Your care either through negligence or vicariously for the acts and/or omissions of Your Employees, Members or Volunteers.

Abuse does not include:

- i. medical and/or physiotherapy and/or nursing malpractice or any error or omission in the provision medical and/or physiotherapy and/or nursing care or treatment.

Abuse which commenced or is alleged to have commenced after:

- a) "Retroactive Date C" and which is proven to have continued beyond:
 - i. "Retroactive Date B", but ceased before "Retroactive Date A" will be treated as having commenced after "Retroactive Date B" and will be subject to "Limit of indemnity B";
 - ii. "Retroactive Date A" will be treated as having commenced after "Retroactive Date A" and will be subject to "Limit of indemnity A";
- b) "Retroactive Date B" and which is proven to have continued beyond "Retroactive Date A" will be treated as having commenced after "Retroactive Date A" and will be subject to "Limit of indemnity A".

Abuser means the individual who committed or is alleged to have committed any Abuse or attempt at Abuse.

Exclusions

The Insurer will not:

1. Indemnify You for any liability for which You are entitled to indemnity under any other insurance.
2. Indemnify You for any liability arising from Abuse or attempt at Abuse which occurred or is alleged to have occurred before the applicable Retroactive Date specified in this Extension.
3. Indemnify You for any liability arising from any facts and/or circumstances, of which You had become aware before the commencement of the Period of Insurance, which a reasonable person in Your position would have considered as facts and/or circumstances which may give rise to a Claim or Claims under this Policy.
4. Indemnify any Abuser.
5. Indemnify You against;
 - a) any fines or penalties or the costs of defending criminal proceedings
 - b) punitive, exemplary, aggravated and/or multiple damages.
6. Indemnify You for any liability arising out of any failure to comply with procedural guidelines established by You concerning Abuse.
7. Indemnify any person who has or has been alleged to have:
 - a) authorised or permitted Abuse;
 - b) disregarded knowledge of Abuse;
 - c) had actual or constructive knowledge of Abuse and failed to notify a person with specific responsibility for the protection of children or vulnerable adults from Abuse;
 - d) aided or contributed to or supported Abuse; or
 - e) intentionally or wilfully failed to comply with any procedure, regulation or licence designed to protect children or vulnerable adults from Abuse.

Conditions

1. You must bear the Excess (inclusive of costs and expenses in the defence or settlement of each claim) stated in this Extension
2. For the purpose of determining the Excess applicable to any Indemnity provided under this Extension, it is expressly agreed that all acts of Abuse or attempt(s) at Abuse suffered by any individual bringing a claim against You will be deemed to have arisen out of one originating cause. If there is more than one victim of Abuse by the same Abuser(s):
 - a) claims brought against You by each individual who suffered Abuse or attempt(s) at Abuse by the same Abuser(s) will be treated as separate claims and be deemed to have arisen out of separate original causes; but
 - b) all acts of Abuse or attempt(s) at Abuse by the same Abuser(s) suffered by any individual bringing a claim against You will be deemed to have arisen out of one originating cause.
3. You must give notice in writing to the Insurer as soon as is reasonably practicable after becoming aware of any circumstances that may give rise to a Claim or Claims. Please see "How to make a claim" on page 25 of this Policy.

The following are conditions of this insurance that You need to meet as Your part of this contract. If You do not meet these conditions, the Insurer may reject a claim payment, or a claim payment could be reduced. In some circumstances Your insurance may not be valid.

4. You must ensure that You, Your Employees, Members and anyone acting under Your control in the course of Your Business comply with all statutory legislation and requirements for dealing with children and vulnerable adults.
5. You must provide a written claims declaration to the Insurer upon each renewal negotiation of the Policy.

Sportscover Europe Limited is authorised and regulated by the Financial Conduct Authority.
Registered in England and Wales No. 03726678

Issued subject to the terms of the attached Policy Wording and signed by the authorised Representative of Sportscover Europe on behalf of the Underwriter/s detailed above.



16/12/2020
DATE

PL Premium	£ 0.00
EL Premium	£ 0.00
Combined Premium	£ 0.00
Total	£ 0.00

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