



Clubsure – Policy Summary

This is a summary of the policy and does not contain the full terms and conditions of the cover, which can be found in the policy document. It is important that you read the policy document carefully when you receive it.

Name of the Insurance Undertaking

The insurer of the policy is Aviva Insurance Limited

Type of Insurance and Cover

The Clubsure policy offers you the flexibility to select from a wide range of covers and services to provide you with the protection that your business needs.

Key Covers, Features and Exceptions

Your policy includes the following key covers, features and exceptions, which are detailed in your policy booklet.

Cover, Features and Benefits	Exceptions and Limitations
<p>Property Damage Covers for your buildings, machinery and business contents are on an All Risks basis.</p> <p>All Risks - includes loss or damage from specific causes – fire, lightning, earthquake, explosion, aircraft, riot, civil commotion, strikes, locked-out workers, persons taking part in labour disturbances or malicious persons, storm or flood, falling trees, escape of water from any tank apparatus or pipe or escape of fuel from any fixed oil heating installation, impact, leakage of bulk supplied beverages, plus accidental damage.</p> <p>Cover includes:</p> <ul style="list-style-type: none"> • Costs and expenses in locating the source of water damage up to £2,500 • Seasonal increase for stock for any three months you require of up to 25% of your stock sum insured or £500,000 • Paintings, curios and works of art with a single article limit of £2,500 • Emergency Services Damage to gardens – up to £25,000 • Nameplates, lamps and signs up to £1,000 <p>Optional Cover:</p> <ul style="list-style-type: none"> • Damage to playing surfaces, greens and floodlights • Subsidence, ground heave and landslip • Terrorism. 	<p>Please refer to the Property Damage section of the policy booklet</p> <ul style="list-style-type: none"> • Wear and tear, corrosion, rust or rot, gradual deterioration, faulty or defective design, materials or workmanship • Faulty or defective workmanship, operational error or omission by you or your employees • Mechanical or electrical breakdown or derangement • Pollution or contamination • Theft or attempted theft • Fire damage involving the application of heat • Damage to gates, fences, playing surfaces, greens, floodlights or moveable property in the open by weather related incidents • Damage other than by fire, arising from production, servicing or testing • Damage due to escape of water from tanks and pipes, malicious persons (other fire and explosion) and theft in respect of buildings which are unoccupied or disused • Consequential loss or damage • Damage to boilers and pressure vessels caused by their own explosion or collapse (Cover is available under the Engineering section) • Damage due to water table level changes or frost • The first part of any claim (your excess)
<p>Theft Theft or attempted theft involving entry or exit to your premises including acts of violence against you or your staff.</p>	<p>Please refer to the Theft section of the policy booklet</p> <ul style="list-style-type: none"> • Unexplained losses, acts of fraud or dishonesty and inventory shortage • Consequential loss or damage

<p>Cover includes:</p> <ul style="list-style-type: none"> • Theft or attempted theft involving entry or exit to your premises including acts of violence against you or your staff • Seasonal increase for stock for any three months you require of up to 25% of your stock sum insured or £500,000 • Paintings, curios and works of art with a single article limit of £2,500 • Nameplates, lamps and signs up to £1,000 • Personal effects up to £1,000 per person for you, employees, residents and visitors 	<ul style="list-style-type: none"> • Theft loss from any building incapable of being locked or any open space, yard or garden • Loss where you or your partner, director or employee or members of your family is involved or caused by a person lawfully on the premises • Theft whilst the premises are unoccupied or disused • The first part of any claim (your excess)
<p>Optional - Business All Risks Cover for your business equipment such as medical or sporting equipment whilst away from your premises following loss or damage from one or more of the specified contingencies below:</p> <p>Specified Contingencies - fire, lightning, explosion, aircraft and other aerial devices or articles dropped from them, riot, civil commotion, strikes, locked-out workers, persons taking part in labour disturbances or malicious persons, earthquake, storm or flood, falling trees, escape of water or fuel from any tank apparatus, pipe or fixed oil heating installation, falling trees, impact, sprinkler leakage</p> <p>Cover includes Theft and Accidental Damage</p>	<p>Please refer to the Business All Risks section of the policy booklet</p> <ul style="list-style-type: none"> • Wear and tear, gradual deterioration, faulty or defective design, materials or workmanship • Mechanical or electrical breakdown or derangement • Changes in temperature, colour, flavour, texture or finish • Acts of fraud or dishonesty • Theft or attempted theft from any unattended motor vehicle • The first part of any claim (your excess).
<p>Goods in Transit Cover for your goods or stock whilst in transit, over land or sea, anywhere in Great Britain, Northern Ireland, the Republic of Ireland, the Channel Islands and the Isle of Man.</p> <p>Cover includes:</p> <ul style="list-style-type: none"> • Cover for you or your drivers' personal belongings up to £500 • Losses to sheets, ropes and packing materials • Loading and unloading • Whilst temporarily stored during transit 	<p>Please refer to the Goods in Transit section of the policy booklet</p> <ul style="list-style-type: none"> • Losses caused by defective or inadequate packing, insulation and labelling • Theft, or attempted theft, from an unattended vehicle unless certain guidelines regarding security are followed • Losses caused by vermin, wear, tear, gradual deterioration or contamination • The first part of any claim (your excess).
<p>Money and Assault</p> <ul style="list-style-type: none"> • Loss of money belonging to your business or for which it is responsible, on your premises, in transit, on site, at the private homes of key staff, and in any bank night safe . • Bodily injury to you or your employees as a result of theft or attempted theft whilst carrying money belonging to your business. 	<p>Please refer to the Money and Assault section of the policy booklet</p> <ul style="list-style-type: none"> • Shortages due to clerical or accounting errors • Losses due to the fraud or dishonesty of any employees not discovered within seven working days • Loss from unattended vehicles • Loss arising outside Great Britain, Northern Ireland, the Channel Islands or the Isle of Man.
<p>Glass Provides cover for the breakage of all external and internal glass at your premises including sanitary fittings</p>	<p>Please refer to the Glass section of the policy booklet</p> <ul style="list-style-type: none"> • Breakage of glass in light fittings, signs, vehicles, vending machines or stock and

<p>Cover includes:</p> <ul style="list-style-type: none"> • Costs incurred in boarding up damaged glass • Damage to window and door frames, maximum £2000 • Replacement of replacing alarm foil, lettering, • painting or other ornamental work on glass 	<p>materials in trade or goods in trust</p> <ul style="list-style-type: none"> • Damage caused by scratching, gradual deterioration, wear or tear and change in colour or finish • The first part of any claim (your excess).
<p>Frozen Foods Deterioration or contamination of foods following the breakdown of refrigeration units or accidental failure of the public electricity supply</p>	<p>Please refer to the Frozen Foods section of the policy booklet</p> <ul style="list-style-type: none"> • Wear and tear, deterioration, or gradually developing flaws or defects in the unit • Failure to correctly set the temperature • The first part of any claim (your excess).
<p>Engineering Cover for your plant and machinery such as flood lighting, irrigation systems and air conditioning systems following damage caused by Sudden and unforeseen damage including Breakdown, explosion or collapse Accidental damage Liability for the plant you have hired in</p> <p>Cover includes:</p> <ul style="list-style-type: none"> • Automatic cover for any additional plant or machinery you have obtained • Expenses for temporary hire or replacement plant or machinery following damage up to £10,000 <p>Cover can be extended to include Terrorism.</p>	<p>Please refer to the Engineering section of the policy booklet</p> <ul style="list-style-type: none"> • Damage caused by or consisting of fire, lightning or explosion (except explosion as defined in this section), aircraft or aerial devices or articles dropped from them, storm, flood or inundation from the sea, theft or attempted theft and sprinkler leakage • Gradual deterioration or wear and tear • Damage caused by wilful acts or wilful neglect • The first part of any claim (your excess)
<p>Business Interruption</p> <ul style="list-style-type: none"> • Interruption to you business following an insured loss under the Property Damage section, which results in reduced earnings and increased running costs <p>Cover includes:</p> <ul style="list-style-type: none"> • Payment of expenses incurred despite a reduction in your income • Additional expenses to assist you in preventing or reducing a drop in income such as overtime payments • Interruption due to accidental failure of public electricity, gas, water and telecommunication supplies including the supply to floodlights • Damage at the premises of a supplier • The occurrence of any notifiable disease, infestation or defective sanitation at the premises • Interruption due to Property in the vicinity of The Premises which hinders or prevents access to the Premises – Specified Eventualities • Interruption due to Property in the vicinity of 	<p>Please refer to the Business Interruption section of the policy booklet</p> <ul style="list-style-type: none"> • Losses excluded under the Property Damage and Theft section • If the business is wound up or carried on by a liquidator or receiver or permanently discontinued

<p>The Premises which causes a loss of custom to The Business directly due to a reduction in customers visiting the area – Specified Eventualities</p> <p>Employee Dishonesty Cover that protects you against loss of money and other property following theft or fraud by your employees</p> <p>Cover includes:</p> <ul style="list-style-type: none"> Professional fees required to establish extent of loss Cost of labour to reinstate destroyed or erased computer records Cheque forgery Third Party computer and fund transfer fraud 	<p>Please refer to the Employees Dishonesty section of the policy booklet</p> <ul style="list-style-type: none"> Consequential losses Loss of confidential information or trade secrets Any further losses that occur after the discovery that an Employee is dishonest Employees based outside of the geographical limits Malicious Damage Losses caused by or involving a principal of the business The excess
<p>Book Debts</p> <ul style="list-style-type: none"> Loss of book debts as a result of your business records being lost, destroyed or damaged due to an insured event 	<p>Please refer to the Book Debts section of the policy booklet</p> <ul style="list-style-type: none"> Losses excluded under the Property Damage section Deliberate falsification Erasure of information on computer system records due to inherent defects Mislaying or misfiling, clerical errors, damp, mildew, vermin, mould or fungus
<p>Loss of Licence The reduction in value of your interest in the premises or in the business as a result of non-renewal or withdrawal of your licence from causes beyond your control</p>	<p>Please refer to the Loss of Licence</p> <ul style="list-style-type: none"> Losses arising from a revision in town or country planning, improvement or redevelopment Reduction or redistribution of licences Compulsory purchase orders or surrenders Any changes by law
<p>Employers' Liability Protection against your legal liability for bodily injury to your employees up to a limit of indemnity of £10,000,000 including costs and expenses</p> <p>Cover includes:</p> <ul style="list-style-type: none"> Legal costs and expenses in defending prosecutions under health and safety legislation Unsatisfied court judgements in favour of employees injured in your employment by third parties Worldwide cover employees temporarily working overseas Work experience and government scheme trainees 	<p>Please refer to the Employers' Liability section of the policy booklet</p> <ul style="list-style-type: none"> Cover for acts of terrorism is limited to £5,000,000 per event Liability in respect of liquidated damages, penalty clauses and fines Work in or on, or travel to or from any offshore installation or support vessel Bodily injury to an employee carried in or on, entering or alighting a vehicle where Road Traffic Act Legislation applies
<p>Public and Products Liability</p> <ul style="list-style-type: none"> Protection against your legal liability for bodily injury to third parties and damage to their property, including obstruction, trespass, 	<p>Please refer to the Public and Products section of the policy booklet</p> <ul style="list-style-type: none"> Cover for acts of terrorism is limited to £2,000,000 or the Limit of Indemnity specified

<p>nuisance, interference, wrongful arrest and eviction</p> <ul style="list-style-type: none"> • Legal liability for fees, expenses, damages and claimants costs following injury or damage by goods that you have supplied, sold, repaired, tested or maintain and damage <p>Cover includes:</p> <ul style="list-style-type: none"> • Legal expenses and costs in defending prosecutions under all relevant health and safety legislation • Defective Premises Act liability • Personal liability cover for you and your staff whilst overseas in connection with the business • Employees' and visitors' personal belongings 	<p>in the Policy Schedule, whichever is the lower</p> <ul style="list-style-type: none"> • Loss or damage to property in your custody or control • Liability arising out of products supplied in the knowledge that they will be used in the navigation, propulsion or safety of any aircraft or other aerial devices • Pollution caused gradually over a period of time • Vehicles or goods to be used in the USA or Canada • Work in or on, or travel to or from any offshore installation or support vessel • Liability in respect of liquidated damages, penalty clauses and fines • Exposure to, inhalation of, fears of the consequences of exposure to/inhalation of, costs incurred in repairing, removing, replacing, recalling, rectifying, reinstating, or managing any property arising out of the presence of Asbestos • The first part of any claim (your excess).
<p>Personal Accident</p> <p>Cover for you, your directors, officers, committees, members and employees against accidental bodily injury. You can choose to protect on a named or unnamed persons basis or a combination of both.</p> <p>Cover against accidental bodily injury</p> <ul style="list-style-type: none"> • Death, loss of limb(s), eye(s) • Permanent total disablement from usual occupation • Temporary total disablement from usual occupation • Temporary Partial disablement <p>Cover is provided whilst on the business of the policy holder.</p> <p>Cover includes medical and surgery expenses up to 15% of weekly compensation.</p>	<p>Please refer to the Personal Accident section of the policy booklet</p> <ul style="list-style-type: none"> • Cover for acts of terrorism is limited to £1,000,000 per event and excludes harm by nuclear, chemical, biological and radiological means • Sickness, disease or any gradually operating cause • Suicide, attempted suicide or deliberate exposure to danger • Pregnancy or childbirth • Flying or other aerial activities (except while travelling in a aircraft of a recognised airline) as a passenger • Accidents caused through participation in certain hazardous activities. • The effects of alcohol or drugs or any treatment for drug addiction.
<p>Directors and Officers Liability</p> <p>Cover that protects you whilst performing your duties as a director, officer or trustee, committee member (insured person)</p> <p>Cover includes:</p> <p>Losses and defence costs</p> <ul style="list-style-type: none"> - the insured may be liable to pay - the spouse, heir or legal representative of a insured person may become legally liable for - in the event of any action or proceedings brought against the insured by the company or another insured 	<p>Please refer to the Directors and Officers Liability section of the policy booklet</p> <ul style="list-style-type: none"> • Claims or losses arising out of <ul style="list-style-type: none"> - acts of war and terrorism - asbestos - property damage - fraudulent - fines, penalties or punitive damages - pollution - professional advice or services

<p>arising from the wrongful act of a insured person</p> <ul style="list-style-type: none"> • Extended reporting period <p>Cover is provided specifically for Claims against a director arising out of:</p> <ul style="list-style-type: none"> • Regulatory Proceedings • Employment Practice Proceedings • Civil Proceedings • Criminal Proceedings 	
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Duration of Policy

The Policy will remain in force for 12 months from date of commencement, or as otherwise shown on your policy schedule.

Your Cancellation Rights

There are no statutory cancellation rights under this policy

How to Claim

If you need to make a claim please call our claims line in office hours on: 01489 559 033 out of hours: 0500 114 477, support available 365 days a year. Please quote your policy number and scheme number 23847864CBT.

Our Service To You

We hope that you will be very happy with the service that we provide. However, if for any reason you are unhappy with it, we would like to hear from you.

In the first instance, please contact your insurance adviser or usual Norwich Union point of contact.

Aviva Insurance Limited is covered by the Financial Ombudsman Service for complaints from private individuals, certain small businesses, charities and trusts. If you have complained to us and we have been unable to resolve your complaint, you may be entitled to refer it to this independent body. Following the complaints procedure does not affect your right to take legal action.

Financial Services Compensation Scheme

We are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from this scheme if we cannot meet our obligations, depending on the type of insurance and circumstances of your claim.

Further information about the scheme is available from the FSCS website www.fscs.org.uk, or write to Financial Services Compensation Scheme, 7th floor Lloyds Chambers, Portsoken Street, London, E1 8BN.