

1. Are any items kept at a location other than stated on the previous page? **YES /NO**
 2. Are any items kept out of doors? **YES /NO**

{If you have answered 'YES' to either of the above please give details below}

Item Details	Location Details	Security Arrangements
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3. Are any of the items hired out by the Club? **YES /NO**

[If you have answered 'YES' please attach copy of any agreement and indicate item(s) concerned and usual frequency and period of such arrangements.]

4. Have you previously held insurance? **YES /NO**

If 'YES' then Name of Insurer
 Expiry Date

5. Have any claims or losses occurred during the past 5 years whether insured or not? **YES /NO**
 6. Has any insurer ever declined a proposal, refused renewal or terminated an insurance? **YES /NO**
 7. Has any insurer ever required an increased premium or imposed special conditions? **YES /NO**

{If you have answered 'YES' to any of questions 5 to 7 above then please give details below}

Date of Event	Name of Insurer	Full Details & Circumstances
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Notice of Disclosure

It is your responsibility to provide complete and accurate information to insurers when you take out an insurance policy, throughout the life of your policy, and when you renew your insurance.

It is important that you ensure that all statements you make on proposal forms, claim forms, and other documents are full and accurate.

Please note that if you fail to disclose any information or change in circumstances to your insurers which could influence the cost, or their decision to accept your insurance, this could invalidate your insurance cover, and could mean that part or all of a claim may not be paid.

DECLARATION

Before signing the declaration please check your answers carefully particularly if this Proposal form is not completed in your own hand.

I / We declare that to the best of my / our knowledge and belief all the foregoing particulars are true and I / we agree that this proposal and declaration shall be the basis of a contract of insurance to be expressed in the usual terms of the certificate by Sagicor at Lloyds under the Mann Broadbent scheme.

I / we understand that no liability shall attach until the proposal shall have been accepted by the Underwriters or their Agents and that the Insurers reserve the right to apply special terms and investigate claims.

Signature of Proposer(s) _____ Date _____

Data Protection Act – All personal information supplied by you will be treated in confidence by Mann Broadbent Limited and Sagicor at Lloyds Group of companies and will not be disclosed to any third parties except where your consent has been received or where permitted by law. In order to provide you with products and services this information will be held in data systems of Sagicor at Lloyds or our agents or subcontractors.

Sagicor at Lloyds Group of companies may pass your personal data to other companies for processing on its behalf. Some of these companies may be based outside Europe in countries which may not have laws to protect your personal data, but in all cases the Group will ensure that it is kept securely and only used for the purposes for which you provided it. Details of the companies and countries involved can be provided to you on request.

Law Applicable - The parties to the Policy have the right to choose the law applicable to the Policy. Unless the parties agree otherwise in writing any dispute concerning the interpretation of this Proposal or the Policy shall be governed and construed in accordance with English law and shall be resolved within the non-exclusive jurisdiction of the courts of England and Wales.

Arranged by Two Ponds Ltd trading as Mann Broadbent Limited who are authorised and regulated by the Financial Services Authority number: 306068 Company Registered in England No. 1167560, 2 Foundry Street, Worcester, WR1 2BJ

Underwritten by Sagicor at Lloyds. Authorised and Regulated by the Financial Services Authority

Commercial 'All Risks' Policy Summary

Commercial All Risks Insurance is underwritten by Sagicor at Lloyds. It is an annual contract and may be renewed each year subject to the terms and conditions then applicable. If you wish to cancel your contract at any time, please contact us. A time on risk premium will be charged.

Full details of what you have chosen will be shown in your Quotation letter and Policy Document.

The following table provides only a summary of the main policy benefits available and the terms and conditions. For full details of these and all the terms and conditions you should read the policy document, a copy of which will be provided upon completion of your contract or at any time upon request.

<u>Features and Benefits</u>	<u>Significant Exclusions or Limitations</u>
<p>Commercial All Risks Insurance provides financial protection following theft or accidental loss or damage</p> <p>Covers loss or damage occasioned by:</p> <ul style="list-style-type: none"> Accidental means Fire Lightning Aircraft or articles dropped from them Escape of water from fixed water apparatus Impact by road vehicles or animals Theft or attempted theft <p>The following categories are eligible for cover:</p> <ul style="list-style-type: none"> • Cups and Trophies • Kit and training equipment • Sit-on mowers • Ground Maintenance equipment • Office equipment 	<p>Loss or damage to any items whilst in use</p> <p>Wear and tear or degenerative process or any gradually operating cause</p> <p>Excludes loss from an unattended motor vehicle</p> <p>Mechanical or electrical breakdown</p> <p>Computer data or data failure</p> <p>The wilful non-return of any items by the holder of the property</p> <p>The contents of machines unless they are specified in the policy cover</p> <p>Maintenance or repair or cleaning or restoration</p> <p>Consequential loss of any kind</p> <p>War or Terrorism</p> <p>The first £50 of any claim increasing to £250 in respect of sit-on mowers</p> <p>Where an item is part of a set or common design then any undamaged parts of that set or design shall not form part of that claim.</p>

General Conditions

- If there are any changes to the Business, the Premises, the property therein or any other circumstances whereby the risk is increased you must inform us immediately. Failure to do so could invalidate the policy or result in a claim being repudiated.
- You must take reasonable precautions to prevent damage, loss or an occurrence that may increase the likelihood of a claim under the Policy.
- Unless the parties agree otherwise in writing any dispute concerning the interpretation of this Proposal or the Policy shall be governed and construed in accordance with English Law and shall be resolved within the non-exclusive jurisdiction of the courts of England and Wales

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