



Amateur Cricket

Combined Liability and Personal Accident Insurance

His team mates' jokes about a cracking Leg Break wore thin when he realised he would be unable to work for at least 3 months...

A clumsy bowler can cost more than a game, but a Combined Liability & Personal Accident Insurance Policy from Mann Broadbent could protect you from the extras.

Mann Broadbent has specialised in sports insurance since 1961. Our cricket insurance policies are specifically designed for teams, clubs and leagues requiring Personal Accident & Liability Insurance cover. That means we can provide:

- Weekly benefits from £20-£150 applicable to players AND officials
- Automatic hospitalisation, dental and social activity benefits
- Broken bone benefits
- Combined liability extensions
- Employers liability for unpaid volunteers
- Cover applies during matches, training, club events and organised travel
- Personal accident age limits from 5-65 and up to 75 for officials

Please contact us for a quote or complete and return the enclosed form.

ALSO AVAILABLE

Please contact us to get quotes for your Clubhouse, Pavilion, Kit, Equipment, Trophies, Travel & Committee Members Liability

CALL US ON 01905 612 336 for more information



CRICKET PROPOSAL FORM



IF YOU NEED HELP WITH THIS FORM OR REQUIRE A QUOTE FOR A LEAGUE / COUNTY PLEASE GIVE US A CALL - 01905 612336

1. Full name of Club
2. County Board to which affiliated
3. Name of Contact (Mr /Mrs /Miss/ Ms)
4. Address of Contact
..... Post Code
5. E mail address of contact
6. What date do you require cover to start (can not be back-dated)
7. Has any Insurer declined or imposed special terms to insure the Club or cancelled or refused to renew Personal Accident or Public Liability Insurance? **YES / NO**
if 'YES' please provide full details:
8. Have any injuries been sustained whilst playing cricket or training during the past 3 years by any member of your Club? **YES / NO**
If 'YES' please provide full details (including period of disablement)
9. Have there been any liability claims made against you during the last 5 years whether insured or not? **YES / NO**
If 'YES' please provide full details

ADULT TEAM PERSONAL ACCIDENT INSURANCE			Number of Teams	=	Premium £	See notes opposite
Adult Saturday Teams				=		A
Adult Sunday Teams				=		A
Adult Weekday Teams				=		A
JUNIOR TEAM PERSONAL ACCIDENT INSURANCE		Number of Teams	Multiply by	Team Premium	=	
Junior Saturday Teams aged 5-16			x	£30.00	=	B
Junior Sunday Teams aged 5-16			x	£30.00	=	B
Junior Weekday Teams aged 5-16			x	£30.00	=	B
COMBINED PUBLIC LIABILITY & EMPLOYERS LIABILITY						
Public Liability						C
Employers Liability for unpaid volunteers – free if you take Public Liability						FREE
Employers Liability if you have 1-5 paid employees including players receiving appearance money						D
£15.00 Optional Legal Expenses Insurance						E
MANN BROADBENT POLICY DOCUMENTATION FEE						£15.00
TOTAL (minimum £50)						

DECLARATION / WARRANTY

I / we declare that

- a. All teams of the Club have been included and that any other teams formed afterwards will be proposed for inclusion immediately.
- b. The Club does not engage players whose full-time occupation is that of playing Cricket / Indoor Cricket and where registered Part-Time Contract Players are employed by the Club these will be declared to the Insurers.
- c. 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 certain underwriters at Lloyds under the Mann Broadbent scheme.
- d. 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..... (Must be the person detailed in question 4 above)

Date..... Daytime Telephone Number

Send this Proposal Form together with remittance to: **MANN BROADBENT LIMITED**, 2 Foundry Street, Worcester WR1 2BJ
Cheques payable to *Mann Broadbent Ltd* or telephone 01905 612336 for payment by card or instalments

The MANN BROADBENT SCHEME, solely administered by Mann Broadbent Limited (Sports Insurance). Underwritten by certain underwriters at Lloyds

Data Protection Act - All personal information supplied by you will be treated in confidence by Mann Broadbent Limited and certain underwriters at Lloyds 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 or services this information will be held in the data systems of certain underwriters at Lloyds or our agents or subcontractors. The Lloyds underwriters may pass your personal data to other companies for processing on its behalf. Some of these companies may be based outside Europe or in countries which may not have laws to protect your personal data, but in all cases they will ensure that it is kept securely and only used for the purposes for which you provided it. Details of the countries involved can be provided to you on request.

ANNUAL PREMIUMS

(including Insurance Premium Tax at current rate of 5%)

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A. PERSONAL ACCIDENT – ADULT TEAMS

Temporary Total Disablement Weekly Benefit, payable up to 104 weeks (7 Day deferment)	Capital Benefits Death, loss of limb(s) or eye(s), permanent total disablement from any occupation	Annual Premium per Team		
		1 Team	2 Teams	3-5 Teams
£20.00	£20,000	£48.00	£82.00	£93.00
£30.00	£30,000	£80.00	£136.00	£156.00
£50.00	£50,000	£144.00	£244.00	£282.00
£100.00	£75,000	£303.00	£516.00	£591.00
£150.00	£75,000	£462.00	£786.00	£900.00

Telephone us if you require quotes for the following alternatives:

- Different levels of weekly and / or capital benefits
- Longer or shorter deferment
- Longer or shorter weekly benefit period
- Increased benefit levels for individual players
- Players who are part time contract players
- Quotes for leagues, counties or larger organisations

B. PERSONAL ACCIDENT – JUNIOR TEAMS (ages 5-16 years)

Death	Loss of Limb(s) or eye(s), permanent total disablement	Fracture Benefit	Annual Premium Per Team
£5,000	£10,000	£75 arm / £150 leg	£30.00

Telephone if you require quotes for different levels of benefits.

C. PUBLIC LIABILITY (Not available without also taking Personal Accident insurance)

Limit of Indemnity	Annual Premium 1 Team	Annual Premium 2 Teams	Annual Premium 3-5 Teams
£1,000,000	£52.00	£59.00	£92.00
£2,000,000	£69.00	£78.00	£127.00
£5,000,000	£87.00	£99.00	£161.00

Telephone if you require quotes for the following alternatives:

- If you require cover for 6 or more teams
- If you have a stand where maximum capacity exceeds 100
- If you require cover to include indemnity to the committee in respect of the protection of children and vulnerable adults

D. EMPLOYERS LIABILITY (Not available without also taking Personal Accident insurance & Public Liability insurance)

Limit of Indemnity	Annual Premium
£5,000,000 for Volunteers	FREE if you take Public Liability
£5,000,000 for 1-5 paid employees & Players receiving appearance money	£75.00
£5,000,000 for 6+ paid employees	Contact Us

E. LEGAL EXPENSES

If your club is involved in a dispute of a legal nature, whether it be taxation, employment, property or health and safety-related, then a call to the experts at the policy helpline can provide you with an immediate professional response without the delay or expense of appointing a solicitor yourself. Cover includes Legal cost & expenses limit of £100,000 per event, contractual dispute cover where costs exceed the 'Small Claims' limit and Statutory license appeals. **Annual premium just £15.00.** This is a separate policy. Contact us for more details.

Mann Broadbent are also able to provide cover for your other insurance requirements including: **kit, buildings, trophies, grounds equipment, team travel, and committee member's liability.** For more information please give us a call on **01905 612336** or visit **www.mannbroadbent.co.uk**

Amateur Cricket Clubs Personal Accident Insurance Scheme Policy Summary

The following tables provide 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 that apply, you should read the policy document, a copy of which will be provided upon completion of your contract or at any time on request. If you wish to cancel your contract at any time, please contact us. A time on risk premium will be charged.

The policy is underwritten by Sagikor Underwriting Limited. It is an annual contract and may be renewed each year subject to the terms and conditions then applicable.

Personal Accident Features and Benefits	Significant Exclusions or Limitations to Personal Accident Cover
<p>Personal Accident Insurance provides financial protection following accidental bodily injury</p> <p>Covers:</p> <ul style="list-style-type: none"> 12 registered players, club officials, and umpire and scorer (if supplied by the club) per team on match days. Practice matches and training sessions organised by the Club Travel directly to and from away fixtures within the British Isles. <p>The following Benefits are included:</p> <ul style="list-style-type: none"> Death Loss of one or more Limbs or one Eye or both Eyes Permanent Total Disablement Temporary Total Disablement Broken bone benefit [Boy's / Girl's Teams only] <p>Deferment period</p> <p>Dental Expenses</p> <p>Hospitalisation</p>	<p>Accumulation limits apply</p> <p>Flying other than as a passenger or motorcycling either as rider or passenger.</p> <p>Committing or attempting to commit suicide</p> <p>War or Terrorism</p> <p>Illness or disease (not resulting from accidental bodily injury)</p> <p>Any naturally occurring condition or degenerative process or any gradually operating cause</p> <p>Any loss contributed to by pre-existing physical or mental condition</p> <p>Excludes full time contracted players</p> <p>Restricted benefits apply for the following:</p> <ul style="list-style-type: none"> Persons under 16 years of age. Unemployed persons. Persons in full-time education. Players aged 60 - 65 years. Officials aged 65 - 75 years. <p>7days</p> <p>Up to £500 excluding the first £25 of any claim.</p> <p>Excludes loss or damage to crowns and other dental appliances</p> <p>£25 per day for maximum of 21 days provided that period exceeds 72 hours.</p>
Age Limits – 5 years to 75 years	

Combined Liability Features and Benefits	Significant Exclusions or Limitations of Combined Liability Cover
<p>Employers Liability provides cover against legal liability for:</p> <p>Bodily injury, death, disease or illness to any person employed including unpaid volunteers.</p> <p>Legal defence costs in respect of proceedings arising from a breach of the Health & Safety at Work Act 1974, the Health & Safety at Work (Northern Ireland) Order 1978 where there has been no actual injury.</p> <p>Public Liability provides cover for accidental Injury to members of the public or accidental damage to their property.</p> <p>Products Liability provides cover for accidental Injury or accidental damage to property resulting from products supplied.</p> <p>Legal Defence costs in defending proceedings arising from a breach of statutory duty resulting in bodily injury, death or disease or loss of or damage to property incurred with the Company's written consent.</p>	<p>The limit of indemnity provided is £5,000,000 for any one event but restricted to £5,000,000 in respect of terrorism.</p> <p>Policy cover includes the claimant's legal costs and expenses within the limit of indemnity.</p> <p>Limit of indemnity is £250,000 any one period of insurance</p> <p>Excludes liability arising from:</p> <ul style="list-style-type: none"> • nuclear risks • that which is of any principal or is accepted under contract • injury for which you are required to arrange motor insurance under European Union Road Traffic legislation <p>The minimum limit of Indemnity provided for Public Liability will usually be £1,000,000 any one event. Higher limits can often be provided</p> <p>The minimum limit of Indemnity provided for Products Liability will usually be £1,000,000 any one Period of Insurance. Higher limits can often be provided</p> <p>Excludes legal liability;</p> <ul style="list-style-type: none"> • arising from pyrotechnic displays, bouncy castles, bungee jumping and the like • arising from risks that require more specific insurance i.e. Motor, Marine • arising in connection with advice, design or specification provided for a fee • for Injury to employees • arising from loss of or damage to property in your custody or control • caused by pollution unless sudden and accidental • arising from contractual liability for products • fines and penalties • defective products and work and the repair, replacement or recall of same work • arising out of acts of abuse i.e. mental or physical hurt, injury or maltreatment [This section may be included under certain circumstances] • fear of contracting asbestos related diseases • some other specific events may be excluded or cover may be qualified. <p>Excludes the first £100 of any loss of or damage to third party property.</p> <p>The total payable by the Company shall not exceed the Limit of Indemnity</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