

Howden Sport & Entertainment

Game wide combined liability insurance



Summary of cover for
England and Wales
Cricket Board

February 2024

HOWDEN

Summary of cover

As a club registered to the ECB you are provided with combined liability cover under the game wide insurance scheme. In order to avoid duplication of insurance, this cover is effective from the date your existing Public Liability policy expires.

The cover is arranged by Howden Insurance Brokers Limited and underwritten by Sportscover.

Howden

Howden is the world's largest independent insurance broker and specialises in providing insurance and risk management programmes to National Governing Bodies of sport.

Sportscover Europe Limited

Sportscover is one of the world's leading specialist sport and leisure insurers. Established in 1986, with offices worldwide, Sportscover provide tailored insurance products to sports associations and clubs. Their insurance policies are backed by security from Allianz Global Corporate and Specialty SE.

Combined Liability Insurance

The combined liability policy consists of a number of different covers arranged in single policy for your protection. The policies cover a wide range of clubs activities, including:

- Playing and training
- Social activities
- Fundraising
- Commercial activities
- Ownership and occupation of property
- Coaching on behalf of the club

Public liability and professional indemnity

Cover for injury and/or damage and financial loss, including advice

Public liability limit of indemnity	£15m each and every claim plus costs
Excess	£250 in respect of claims for third party property damage and claim arising from contagious diseases
Professional indemnity limit of indemnity	£10m each and every claim, inclusive of costs
Excess	£250 in respect of claims for Third Party Property Damage
Extensions	<p>Member to member liability</p> <p>Sale and supply of food and drink and other goods</p> <p>Manslaughter defence costs up to £1,000,000</p> <p>Libel and slander cover</p> <p>Fly tipping clean-up costs up to £5,000 any claim (£500 excess)</p> <p>Non-negligent third party broken glass and windows up to £350 per club</p> <p>Legionellosis cover up to £2m each and every claim and per year</p>
Exclusions	<p>Damage to your own property or property in your custody or control</p> <p>Claims arising from ownership or use of any motorised vehicle other than a tool of trade that is not registered for road use</p>

Employers' liability

Cover for injuries to employees

Employers' liability limit of indemnity	£10m each and every claim
Excess	Nil
Extensions	<p>Cover included for volunteer workers</p> <p>Groundsman replacement cover up to £500 per club</p>

Safeguarding (abuse)

Cover in respect of claims alleging the club has failed in its duty of care

Abuse limit of indemnity	£2m any one claim and £5m any one year in total
Excess	None
Exclusions	Cover for anyone who has committed, condoned or ignored abuse Claims arising from any incident occurring prior to 1 January 2021

Directors' and officers' liability

Cover for committee members in respect of their management of the club

Directors' and officers' liability limit of indemnity	£2m any one claim and £5m any one year in total
Excess	£250 each and every claim
Extensions	Employment practices liability up to £150,000 any one claim (excess £2,500) Occupational health and safety Attendance at official investigation and/or inquiry Spousal liability
Exclusions	Fraudulent and/or dishonest acts

Cyber liability

Cover for breaches of club computer systems, data breaches, hacking and cyber crime

Cyber liability limit of indemnity	£50,000 each and every claim
Excess	£250
Extensions	Incident response support Cyber crime up to £10,000 each and every claim Electronic theft up to £10,000 each and every claim

Cover for your clubhouse, contents and equipment

It is important to note that whilst the above covers are included within the central game wide insurance, cover is not automatically included for clubhouse property, contents, equipment and personal accident.

Howden has partnered with the ECB to provide a specialist scheme for additional insurances such as these that clubs will require. In order to obtain a quotation please contact the team on **0121 698 8130** or email us at **cricket@howdengroup.com**

Make a claim

If you need to make a claim please refer to the guidance in the relevant section of the policy wording. If you need any additional assistance please contact the Howden team on 0121 698 8130 or email us at cricket@howdengroup.com

What to do if you have a complaint

If, for any reason, you are unhappy with your insurance we would like to hear from you. Making a complaint will not prejudice your right to take legal proceedings. If you are unhappy with insurers, please in the first instance contact us:

Howden Insurance Brokers Limited

One Creechurch Place, London, EC3A 5AF
businessrisk@howdengroup.com
+44 (0)20 7623 3806

If the complaint is still not resolved to your satisfaction, you may be able to approach The Financial Ombudsman Service (FOS). The FOS will deal with complaints for small businesses that meet certain criteria. We will be able to advise if you are eligible or you can contact them directly at:

Financial Ombudsman Service

Exchange Tower, London. E14 9SR
+44 (0)80 0023 4567
financial-ombudsman.org.uk

Compensation

We are a member of the Financial Services Compensation Scheme (FSCS). If we were unable to meet our obligations you may be entitled to compensation from the scheme, depending on the type of insurance and circumstances of any claim.

Further information about compensation scheme arrangements is available from the FSCS.

Financial Services Compensation Scheme (FSCS)

10th Floor Beaufort House, 15 St Botolph Street, London, EC3A 7QU
+44 (0)80 0678 1100
fscs.org.uk

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