

Howden Sport & Entertainment

Property & Personal Accident insurance

Specialist Cricket Club
Insurance for the
England and Wales
Cricket Board

February 2024

HOWDEN

Specialist cricket club property and personal accident insurance

Howden has partnered with the ECB to create a bespoke policy tailored to the needs of cricket clubs.

Your property and assets are valuable and should be protected. Under this policy you can arrange cover for your clubhouse and buildings, your pitch and Square, equipment (both at the club and away) and your income.

In addition, you can arrange cover to protect your members in case they are injured whilst training or playing for the club.

More details of the covers that can be included in your policy can be found in the attached summary and we would ask that you look at the important information document, which includes regulatory information you need to know.

Please use the interactive form below to indicate which covers you require and how much of each you need to insure. You should save the completed copy of this form and send it to: cricket@howdengroup.com.

General information

Fair processing notice

The personal information you provide to Howden will be used to process your application for insurance and to administer your policy. As part of this process we may need to pass information onto third parties. Please click on the link to access full details of our [Privacy Policy](#).

Club details

Name of club:

Address:

Post code:

Correspondence address including postcode (if different):

What date does your current policy run out?

Adults

Juniors

How many adult members does your club have?

Your details

What's your name (as club contact)?

Telephone:

Email:

Howden Insurance Brokers Limited would like to send you further relevant and timely communications. Please check here if you would like to receive them. You can opt-out of these communications at any time.

Let's start by looking at your property...

Type of cover	Is cover required?		Amount to be insured
Do you need to insure your buildings?	Yes	No	
Is at least 50% of your property made of standard construction? (Standard construction is brick, stone, block walls with a slate or tile roof)	Yes	No	
Metal storage container	Yes	No	
Turf pitches and playing surfaces	Yes	No	
Non-turf pitches and playing surfaces	Yes	No	
Stands, scoreboards, floodlights and/or fences	Yes	No	
Immovable property in the open (this includes sightscreens, nets, covers and bowling machines)	Yes	No	
Temporary structures (standard construction) (Standard construction is brick, stone, block walls with a slate or tile roof)	Yes	No	
Temporary structures (non-standard construction)	Yes	No	
If you don't own your own building, have you fitted improvements to the premises?	Yes	No	

Moving on to the inside of the property...

Type of cover	Is cover required?		Amount to be insured
General contents	Yes	No	
Stock of food, drink & tobacco	Yes	No	
Stock of sports equipment & clothing	Yes	No	
Plant & machinery (This would include grounds keeping equipment)	Yes	No	
Fine art	Yes	No	
Computer equipment & ancillary equipment	Yes	No	
Deterioration of stock	Yes	No	
Pitch covers	Yes	No	

Do you take any contents away from the premises at all?

Type of cover	Is cover required?		Amount to be insured
Portable electronic equipment (cover anywhere in the UK & EU)	Yes	No	
Portable sports equipment (cover anywhere in the UK & EU)	Yes	No	
Cups & trophies (cover anywhere in the UK & EU)	Yes	No	
Turf pitches and playing surfaces	Yes	No	

Many clubs have an income generated from membership, bar income, events and other activities...

Do you need to insure your income?

Yes

No

What is your annual income?

If your income was disrupted how long would it take you to get back to normal trading?

Less than 24 months

Less than 12 months

Now, lets see if we can get you a discount!

Does your building have additional physical security such as monitored CCTV, security patrols or someone living on site?

Yes

No

Is your building protected by an intruder alarm installed by a member of the NSI and connected to a central station?

Yes

No

How long has it been since your last claim?

At least 3 years

At least 5 years

We've never had a claim

Would you like to include any additional covers?

Loss of liquor licence - cover from £20

Yes

No

Cash in gaming machines - cover from £20

Yes

No

Theft by employees - cover from £50

Yes

No

Breakdown of machinery - cover from £20

Yes

No

Legal expenses - cover from £50

Yes

No

Personal accident insurance pays benefits to your members if they are injured whilst training or playing for the club. We'll provide a quotation automatically for you. Information about the different levels of benefit is detailed in the summary document.

Finally, the regulatory bit...

Statement

Your business is an amateur cricket club affiliated to the ECB which is registered and located entirely in the United Kingdom, Isle of Man or Channel Islands.	True	False
The primary purpose of your business is as a sports club including changing rooms, a club house, gym and pavilion (It is acknowledged that the club may obtain income from secondary activities such as retail, bar and restaurant facilities).	True	False
No more than 50% of your annual turnover per premises relates to the hire for weddings, parties or other events other than those arising in connection with cricket matches.	True	False
Your premises will not be unoccupied or not used for more than 45 consecutive days.	True	False
Your business does not provide accommodation services other than the provision of residence on site to a private warden or similar staff member.	True	False

Property buildings

The buildings have never previously suffered damage by cracks, subsidence, landslip, heave or structural movement.	True	False
The buildings are not remote and are within 20 minutes of a full-time fire brigade.	True	False
The premises are not due to undergo repair, alternation, extension or any works of a structural nature with a contract value exceeding £75,000.	True	False
The premises is not due to undergo contract works which involve the use of heat.	True	False
Your building does not operate a sauna.	True	False
Your building does not use deep fat fryers.	True	False
You do not use Portable Heaters at any of the premises.	True	False

Property contents and portable equipment

The electrical installations at each of the premises are inspected at least every five years by a qualified electrician and all defects identified are remedied accordingly.	True	False
All flammable or trade waste is collected and removed from each premises at least once a fortnight.	True	False
A fire risk assessment has been undertaken, using a fire safety risk assessment guide or with the assistance of a professional risk assessor, for each premises.	True	False

Finally, the regulatory bit...

General conditions

None of your club's directors, officers or trustees have ever been declared bankrupt, become insolvent or had a receiver or liquidator appointed, or made any voluntary arrangement with creditors or been subject to enforcement of a judgement debt either in a personal capacity or as a business.	True	False
None of your club's directors have been disqualified under the Company Directors Disqualification Act 1986 or any subsequent legislation.	True	False
None of your club's directors, officers or trustees been convicted of or charged with any offence, other than a motoring offence or conviction spent under the Rehabilitation of Offenders Act 1974.	True	False
Your business has not had insurance cover restricted declined or cancelled or renewal refused due to non-compliance with risk improvement requirements.	True	False
Your business has not had any insurance or proposal cancelled, withdrawn, declined, claim repudiated or renewal refused due to breach of a policy condition or due to non-disclosure or mis-description or misrepresentation of a material circumstance.	True	False

Claims

In the last five years is the total value of all claims you have made less than £10,000 and there has been no single property damage or business interruption claim in excess of £5,000; or	True	False
there has been no more than one claim of the same cause; or	True	False
there has been no more than three claims in total.	True	False
there has been no arson or malicious damage claim in the last 3 years.	True	False

You are not aware of any of the following at the premises being insured:

previous subsidence incidents,	True	False
previous flood incidents; or	True	False
any history of flooding at the premises	True	False

Declaration and undertaking

We declare that every statement contained herein

- which is a statement of fact, is substantially correct, and
- which is a matter of expectation or belief, is made in good faith.

I confirm that I agree with the above declaration

Duty of fair presentation of risk

We take this opportunity to remind you that you owe a duty to make a fair presentation of the risk to the insurer. You have a duty to disclose to the insurer every material circumstance which you know or ought to know after a reasonable search or which is sufficient to put the insurer on notice that it needs to make further enquiries for the purpose of revealing those material circumstances. In addition, you have a duty to disclose information in a clear and accessible manner.

A circumstance is material if it would influence a prudent insurer's judgment in determining whether to take the risk and, if so, on what terms.

Failure to disclose a material circumstance may entitle an insurer to:

- in some circumstances, avoid the policy from inception and in this event any claims under the policy would not be paid;
- impose different terms on your cover; and/or
- reduce the amount of any claim payable.

This duty applies:

- before your cover is placed;
- when it is renewed; and
- at any time that it is varied.

If you are not sure whether a fact is material, you should disclose it. Please contact us immediately for assistance if you do not fully understand your duty of disclosure, if you are unsure whether information may be material or if it comes to your attention that you may have not disclosed full and accurate information.

When you click "Complete" your computer will open an email to come to us. You should save your completed form on your computer and then attach it to that email.

Alternatively, email the completed form to: cricket@howdengroup.com with the subject label "Property Quote".



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[howdenbroking.com](https://www.howdenbroking.com)

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