



for Cricket Clubs

Policy Schedule

Policyholder Name and Address

CAMBRIDGESHIRE COUNTY CC
6B Broad Piece
Ely
CB7 5EL
United Kingdom

Any word or expression given a specific meaning shall be highlighted with a leading capital letter and in bold text within the policy wording.

Fair Presentation of the Risk

You have a duty to make a fair presentation of the risk when **You** first take out this policy and also whenever you renew it or ask **Us** to change **Your** cover. **You** should ensure that any information **You** have provided to **Us** and the content of any application form or declaration is accurate and complete. If **You** do not comply with **Your** duty to make a fair presentation of the risk, **Your** policy may not be valid or the policy may not cover **You** fully or at all.

You must also tell **Us** about any facts or changes which affect **Your** insurance and which have occurred either since the policy started or since the last renewal date.

If **You** are not sure whether certain facts are relevant please ask your broker

You must check all the information contained within this document immediately and tell **Us** if any details are incorrect. **You** should keep a written record (including copies of letters) of any information **You** give **Us**.

A policy brochure and a copy of the policy wording are available from **Your** broker upon request.

Subject to the **Schedule** and **Proposal Form**, or subsequent documentation, not being rejected by **You**, and upon payment of the premium requested, **You** are accepting the insurance offered on the terms contained in the **Schedule**, **Proposal Form** and the policy wording.

Policy Number: CI/EC/100001

Club ID: 67917447

The Insured: CAMBRIDGESHIRE COUNTY CC

Quote Premium Excluding Tax: £330.92

Insurance Premium Tax: £39.72

Total Renewal Premium: £370.64

Effective Date: 01/03/2025

Term End Date: 28/02/2026

Business Description: Cricket Clubs

Covea Insurance plc. Registered in England and Wales No. 613259. Registered office: A&B Mills, Dean Clough, Halifax, HX3 5AX. Covea Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. **Our** Reference Firm Number is 202277. **You** can check this on the Financial Services Register by visiting the FCA's website
ExtraCover is a trading name of Brown & Brown Insurance Brokers (UK) Limited which is authorised and regulated by the Financial Conduct Authority (Reference Number 745618). Registered in England and Wales with number 09850559. Registered office: 7th Floor, Corn Exchange, 55 Mark Lane, London, EC3R 7NE

The Premises:

The Insured: CAMBRIDGESHIRE COUNTY CC

Club ID: 67917447

Cover Details	Sum Insured	Premium inc. IPT
Buildings – Category 1	Not Insured	Not Applicable
Buildings – Category 2	Not Insured	Not Applicable
General Contents/Office Contents	Not Insured	Not Applicable
Ground Machinery	Not Insured	Not Applicable
All Risks – Club Bags, Cups and Trophies	£1,183.48	£66.14
All Risks – Non Turf Pitches, Netting & Poles	Not Insured	Not Applicable
All Risks - Cricket Squares	Not Insured	Not Applicable
All Risks - Sightcreens & Cricket Pitch Covers	Not Insured	Not Applicable
All Risks – Bowling Machinery & Portable Scoreboards	Not Insured	Not Applicable
All Risks - Marine Cargo Containers	Not Insured	Not Applicable
All Risks - Fixed Benches & Boundary Ropes	Not Insured	Not Applicable
All Risks – Portable Electronic Equipment	Not Insured	Not Applicable
All Risks - Marquees	Not Insured	Not Applicable
Public and Products Liability	£5,000,000	£239.46
Employers Liability	£10,000,000	Not Applicable
Personal Accident	Extracover - Standard Cover	£65.04
Temporary Total Disablement Weekly Benefit	Not Insured	Not Applicable
Directors' and Officers' Liability	Not Insured	Not Applicable
Commercial Legal Expenses	Not Insured	Not Applicable

Sections of Cover – Only operative if stated on page 2

Section 2: Specified All Risks

Item Description	Excess	Territorial Limits	Sum Insured
All Risks – Cricket Square(s)	£0.00	At the Premises	Not Insured
Loss of Bar income			
All Risks – Non-Turf Pitches, Netting & Poles	£0.00	Anywhere in the United Kingdom	Not Insured
All Risks – Club Bags, Cups & Trophies	£150.00	Anywhere in the United Kingdom	£1,183.48
All Risks - Sightscreens & Cricket Pitch Covers	£0.00	Anywhere in the United Kingdom	Not Insured
All Risks – Bowling Machinery & Portable Scoreboard	£0.00	Anywhere in the United Kingdom	Not Insured
All Risks - Marine Cargo Containers	£0.00	At the Premises	Not Insured
All Risks - Fixed Benches & Boundary Ropes	£0.00	At the Premises	Not Insured
All Risks – Portable Electronic Equipment	£0.00	Anywhere in the United Kingdom	Not Insured
All Risks - Marquees	£0.00	At the Premises	Not Insured

Section 3: Liabilities

Employers Liability

Limit of Indemnity £10,000,000

Public and Products Liability

Limit of Indemnity: £5,000,000

Excess: Third Party Property Damage £100

Section 4: Personal Accident

Insured Persons

Any Member, player, umpire or scorer of the insured Club specified in the Schedule aged less than 85.

Operative Time of cover

Whilst an Insured Person is engaged in:

- any cricket match, practice match, official practice or coaching session organised or attended by You including direct travel thereto or therefrom
 - Official club activities
 - maintenance and preparation of cricket pitches and playing areas and other property used by You in connection with the Business but excluding:
 - demolition, construction of buildings, work on roofs or at heights exceeding 12 feet above ground level
 - the use of power driven machinery other than Ground Maintenance Machinery or hand tools
 - the preparation and serving of refreshments on Your behalf
 - the carriage of money belonging to the Club
- at any ground or Premises in the Territorial Limits.

Cover

1. Personal Accident

Scale of Compensation

Insured Events	Extracover - Standard Cover
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	Benefit	Benefit
	Adult Member	Member aged under 16
1. Death	£25,000	£2,500
2. Loss of Hearing(a) both ears	£12,500	£12,500
(b) one ear	£6,250	£6,250
3. Loss of Internal Organ	£5,000	£5,000
4. Loss of Limb	£25,000	£25,000
5. Loss of Sight	£25,000	£25,000
6. Loss of Speech	£12,500	£12,500
7. Permanent Total Disablement	£25,000	£25,000
8. Temporary Total Disablement	Not Insured	Nil

2. Dental/Optical Treatment – cost of repair/replacement of broken/cracked spectacles or dentures

	Up to £750	Up to £750
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3. Hospitalisation Benefit

	£25 per day up to a maximum of £500	£25 per day up to a maximum of £500
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4. Additional Insured Persons Members of the Public Rendering Assistance

(a) Death	not available	not available
(b) Permanent Partial Disablement	not available	not available
(c) Permanent Total Disablement	not available	not available

5. Bereavement Counselling

	not applicable	not applicable
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6. First Aid Expenses

	not applicable	not applicable
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7. Fracture Benefit

	not applicable	not applicable
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Funeral Expenses	not applicable	not applicable
Urgent Estate Expenses	not applicable	not applicable

9. Additional Hospitalisation Benefits

	not applicable	not applicable
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10. Independent Financial Advice

	not applicable	not applicable
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11. Rehabilitation Expenses

Physiotherapy	not applicable	not applicable
Travel to hospital	not applicable	not applicable
Cost of prosthesis	not applicable	not applicable
Costs of parasport equipment	not applicable	not applicable

12. Trauma Counselling

	not applicable	not applicable
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Endorsements Applicable to this Policy

Coaching Professional Indemnity

Notwithstanding Exclusion 8 of Section 3: Liabilities - Public and Products Liability **We** will indemnify **You** in respect of legal liability for **Compensation, Costs and Expenses** resulting from the acts, negligence or advice of **Your** coaching staff first made against **You** during the Period of Insurance and notified to **Us** during the **Period of Insurance** or within 30 days thereafter.

This Extension of cover is only applicable where Section 3: Liabilities - Public and Products Liability is shown as operative in the **Schedule**.

We will not be liable under this Extension in respect of liability directly or indirectly caused by, contributed to by, resulting from or arising out of or in connection with **Products**.

Certificate of Employers' Liability Insurance(a)

(Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 1998 (the Regulations), one or more copies of this certificate must be displayed at each place of business at which the policyholder employs persons covered by the policy)

Policy Number CI/EC/100001

1. Name of policyholder CAMBRIDGESHIRE COUNTY CC

2. Date of commencement of insurance policy 01/03/2025

3. Date of expiry of insurance policy 28/02/2026

We hereby certify that subject to paragraph 2 :-

1. the policy to which this Certificate relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, the Isle of Man, the Island of Jersey, the Island of Guernsey and the Island of Alderney **(b)**; and
 2. the minimum amount of cover provided by this policy is no less than £5 million **(c)**
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Signed on behalf of Covea Insurance plc
(Authorised Insurer)

A handwritten signature in black ink, appearing to read "S. Maeda".

Chief Executive Officer

Notes:

- (a) Where the employer is a company to which regulation 3(2) of the Regulations applies, the certificate shall state in a prominent place, either that the policy covers the holding company and all its subsidiaries except any specifically excluded by name, or that the policy covers the holding company and only the named subsidiaries.
- (b) Specifically applicable law as provided for in regulation 4(6) of the Regulations.
- (c) See regulation 3(1) of the Regulations and delete whichever of paragraphs 2(a) or 2(b) does not apply. Where 2(b) is applicable, specify the amount of cover provided by the relevant policy.