

Jack of Clubs Schedule
MTA

Policy Number SC BDX 7078460/AJC000558
Date of Issue 01/08/2023

Warwick Davis (Insurance Consultants) Ltd
2 Argyll House
15 Liverpool Gardens
Worthing
West Sussex
BN11 1RY

Agent Tel 0800 970 7474

Agent No SC 9700031

Agent Ref 27154785

Insured Details

Insured Battle Bowls Club

Trading as

Postal Address

Battle Bowls Club
Station Road
Battle
East Sussex
TN33 0DE

Policy Details

Master Policy Number: SC BDX 7078460

Policy Number AJC000558

Effective From 02/08/2023
00:00 hours

Expires On 01/08/2024
00:00 hours

Premium £0.00
Insurance £0.00
Premium Tax £0.00
Total Premium £0.00

Reason for issue Mid Term Adjustment

Long Term Undertaking No

LTU Expires on

Business Bowling Clubs

This policy is administered by Warwick Davis (Insurance Consultants) Ltd.
Registered Office: 2 Argyll House, 15 Liverpool Gardens, Worthing, West Sussex, BN11 1 RY
Registered in England and Wales: No. 3137109
Authorised and regulated by the Financial Conduct Authority. FCA Register No. 300412

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Cover Details

For full details of the cover provided, please refer to your policy wording and Jack of Clubs Policy Endorsement
All sections other than those noted as Not Insured in this schedule apply

Property Summary

The **premises** on which this policy is based:

Premises 1

Battle Bowls Club
Station Approach
Battle
East Sussex
TN33 0DE

Summary of Endorsements Applicable to the Policy

- JOC007 - Flat Roof Warranty
- JOC002 - Minimum Security Requirements
- JOC006 - Seasonal Closure
- JOC008 - Portable Heater Condition

Full wordings of all endorsements are located towards the end of this schedule.

**Premises 1
Risk Address**

Battle Bowls Club
Station Approach
Battle
East Sussex
TN33 0DE

Occupied As

Bowling club

Please refer to the policy wording and Jack of Clubs Policy Endorsement for full details of the cover provided

PROPERTY SECTION – PREMISES 1

Sub-Section A – Buildings

Insured

	Declared Value	Sum Insured	Basis of Settlement
Buildings	Not Applicable	£33,030	R
Tenants' improvements	Not Applicable	£0	R
Rent payable		£0	

Sub-Section B – Contents

Insured

	Declared Value	Sum Insured	Basis of Settlement
General contents (all general contents unless specified otherwise below)	Not Applicable	£21,565	R
Computer equipment	Not Applicable	£5,000	R
Stock (excluding target stock which if insured is shown below)		£500	I
Stock of wines and spirits		£5,000	I

Extensions to Sub-Section B – Contents

12. Cups, Trophies and Club Memorabilia	£5,000
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Sub-Section C – Glass, Blinds and Signs

Insured

Sub-Section D – Money

Insured

	Limit
Business money in transit, in the buildings during business hours or in a bank night safe	£5,000
Business money in cash operated machines/payphones at the premises	£500
Business money in a specified safe at the premises outside of business hours	£3,000
Specified Safe Description:	
Business money in automated teller machines (ATMs) at the premises	£500

Sub-Section E – Assault by Thieves

Insured

Not Insured

Sub-Section F – Specified Property

	Territorial Limits	Sum Insured

Sub-Section G – Machinery and Computer Equipment Breakdown

Insured

	Limit
Computer equipment breakdown	£100,000
Breakdown of covered equipment (other than computer equipment)	£1,000,000

Sub-Section H – Deterioration of Refrigerated Stock

Insured

	Sum Insured
Refrigerated stock	£500

Sub-Section I – Theft by Employees/Club Officials

Insured

	Limit
Theft by Employees/Club Officials	£5,000

Sub-Section J – Damage to Outdoor Playing Surfaces

Insured

	Sum Insured
Playing Surfaces	£60,000

Excesses applicable to the Property Section – Premises 1

Excess applicable to each and every claim unless specified otherwise below or in the policy wording:	£250
Subsidence, ground heave or landslip	1,000
Flood	250
Escape of Water	500
Theft	250
Members' Sports equipment	£100
Money	£100
Personal belongings	£100
Specified property	£100

Where a single claim is made under more than one section or sub-section for the same event and at the same location, only the higher excess will be applied. Any additional excesses are shown in the Summary of Endorsements Applicable to the Policy, of which full wordings are located towards the end of this Schedule.

Conditions precedent applicable to the Property Section – Premises 1

The following conditions precedent only where shown as Applicable below:

2	Intruder Alarm Condition	Not Applicable
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LOSS OF INCOME SECTION – PREMISES 1

Sub-Section A – Income/Costs

Insured

	Maximum Indemnity Period	Sum Insured
Gross profit		£0
Gross revenue	24 Months	£500,000
Rent receivable		£0
Increase in cost of working		£0
Additional increase in cost of working		£0

Extensions to Sub-Section A – Income/Costs

5	Loss of Book Debts	Limit £25,000
6	Customers	Limit £100,000
7	Suppliers	Limit £100,000
8	Property Stored Away from the Premises	Limit £100,000
9	Property in Transit	Limit £100,000
11	Exhibitions, Trade Shows or Conferences	Limit £100,000
12	Contract sites	Limit £25,000

Sub-Section B – Machinery and Computer Equipment Breakdown

Insured

	Limit
Computer equipment breakdown	£50,000
Breakdown of covered equipment (other than computer equipment)	£100,000

Sub-Section C – Loss of Licence to Sell Alcohol

Insured

	Limit
Loss of Licence to Sell Alcohol	£50,000

TERRORISM SECTION

Property Section

Not Insured

Loss of Income Section

Not Insured

LIABILITY SECTION

Sub-Section A – Employers' Liability

Insured

	Limit
a. in respect of an act of terrorism	£5,000,000
b. in respect of all other claims	£10,000,000

Sub-Section B – Public Liability

Insured

	Limit
a. in respect of an act of terrorism	£2,000,000
b. in respect of all other claims	£5,000,000

Sub-Section C – Products Liability

Insured

	Limit
a. in respect of an act of terrorism	£5,000,000
b. in respect of all other claims	£5,000,000

Excesses applicable to the Liability Section (not applicable to Sub-Section A – Employers’ Liability)

Excess applicable to each and every property damage claim unless specified otherwise below:	£250
Excess applicable to each and every injury claim	£0

Any additional excesses are shown in the Summary of Endorsements Applicable to the Policy, of which full wordings are located towards the end of this Schedule.

PROPERTY IN TRANSIT SECTION

Sub-Section A – Own Vehicles

Insured

	Limit per Vehicle
Unspecified own vehicles within the United Kingdom, Channel Islands and the Isle of Man	£5,000

Sub-Section B – Goods Sent By Carrier

Insured

	Limit per Sending
Sendings by road hauliers, rail and post within the United Kingdom, Channel Islands and the Isle of Man	£5,000

Excesses applicable to the Property in Transit Section

Excess applicable to each and every claim	£100
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Any additional excesses are shown in the Summary of Endorsements Applicable to the Policy, of which full wordings are located towards the end of this Schedule.

PERSONAL ACCIDENT SECTION

Insured

Category	Benefits 2, 3 & 4	Benefit 1 (Weekly)
Members and Club Officials	£10,000	£100

Operative Time	Whilst undertaking business activities
Deferment Period (Benefit 1)	14 days

LEGAL EXPENSES SECTION

Insured

All claims in respect of legal costs and expenses awards and compensation awards		Limit of Indemnity
a. Any one claim		£100,000
b. Total of all claims notified during the period of insurance		£1,000,000
Minimum sum in dispute sum insured		£1,000

Excesses applicable to the Legal Expenses Section

Excess	Applicable to contract disputes cover and statutory licence cover	£250 any one claim
Increased excess	Applicable all sections of cover other than for employment cover and tax protection cover where you are using your own representative	£1,000 any one claim
Co-insurance amount	Applicable to contract disputes cover and statutory licence cover where amount of legal expenses incurred is over £5000	10% any one claim

TRUSTEE AND CORPORATE LIABILITY SECTION

Sub-Section A – Trustee Liability **Insured**

Trustee Liability	Limit of Indemnity
	£250,000

Sub-Section B – Corporate Liability **Insured**

Corporate Liability	Limit of Indemnity
	£250,000

Sub-Section C – Professional Indemnity **Insured**

Professional Indemnity	Limit of Indemnity
	£100,000

ENDORSEMENTS

JOC007 - Flat Roof Warranty

Applicable to Property Section

It is a condition precedent to **our** liability to provide cover for **damage** caused by storm under this section that **buildings** with a felt roof or section thereof where the mineral felt surface has not been replaced for 10 years or longer must be inspected annually by a competent roofing contractor prior to the month of October each year and any necessary works identified should be completed within 60 days of receipt of the inspection report by **you**. If **we** so request, **you** shall provide **us** with documentary evidence of such inspection and any remedial work identified following such inspection.

JOC002 - Minimum Security Requirements

Applicable to Property Section

It is a condition precedent to **our** liability to pay claims in respect of **damage** caused by fire, theft or attempted theft or malicious persons under Sub-Sections A – Buildings, B – Contents, C– Glass, Blinds and Signs and D – Money and of this section that the following protections are in place and in full operation at the **premises** outside of **business hours** or when the **premises** are left unattended by **you**, any **director**, **partner** or **employee**:

- 1 all external doors including wicket gates (or internal doors which access parts of the **building** that are not occupied by **you** for the **business**) must be secured as follows:
 - a a mortice deadlock conforming to BS3621 or BSEN1303 with matching steel box striking plate, or locking metal bars with a closed shackle padlock conforming to BSEN12320 security grade 5, or
 - b for manually operated roller shutters, key operated bullet locks securing the shutter to its guide, or a padlock conforming to BSEN12320 security grade 4 securing the operating chain of the roller shutter to the internal frame, or
 - c for electrically operated roller shutters, a key operated isolation switch to the electricity supply to the controls, or security as noted in item 1a or 1b of this condition, or
 - d for doors officially designated fire exits by **your** written fire risk assessment, appropriate internally operated mortice deadlocks conforming to BS8621, or panic bars/latches conforming to BSEN1125, or
 - e for aluminium and UPVC doors, an integral cylinder key operated mortice deadlock certified to BSEN1303, or
 - f other security devices if agreed by **us** in writing to **you**.

In addition to the above:

- i all outward opening doors (except for aluminium or UPVC doors with multiple locking points) must be fitted with hinge bolts to the top and bottom and otherwise secured by one of the means noted in 1a or 1e of this condition, and
- ii all double leaf doors must be fitted with bolts to the top and bottom on the first closing leaf with the second closing leaf secured by one of the by one of the means noted in 1a or 1e of this condition, and
- iii doors pertaining to detached domestic:
 - garages
 - sheds
 - garden buildings

must be fitted with a closed shackle padlock conforming to BSEN12320 with padbar or a key-operated security device or, if roller shutters, security as noted in item 1b or 1c of this condition.

- 2 all windows and skylights not protected by bars or grilles that are on the ground floor or basement level or are easily accessible from adjoining roofs, porches or downpipes must be secured as follows:
 - a key-operated locks with the keys removed and stored out of sight, or
 - b locking bars with a padlock conforming to BSEN12320 security grade 4, or
 - c screwed or fixed permanently shut on the inside, or
 - d for windows officially designated fire exits by **your** written fire risk assessment, panic bars or latches conforming to BSEN1125, orother security devices if agreed by **us** in writing to **you**.

JOC006 - Seasonal Closure

Applicable to Property Section

The following definition applies to this endorsement only:

Seasonal closure

Any period exceeding 14 consecutive days but not exceeding 90 days when the **premises** are temporary closed for normal club activities due to a seasonal break and the indoor facilities at the **premises** are not available for use by club members.

Where the **premises** are closed due to **seasonal closure** the **unoccupied / unoccupancy** definition is restated as follows:

- a) empty or
- b) not in use (except where due to **seasonal closure**)
for more than 30 consecutive days

It is a condition precedent to **our** liability that during any period of **seasonal closure**:

- a) an internal and external inspection of the **premises** are made by a responsible person at least every 7 days and any defects are rectified immediately
- b) all waste refuse and obsolete combustible materials are removed and taken away from the **premises**
- c) the **premises** are adequately secured against unauthorised entry
- d) all services are turned off at the mains except electricity where needed to maintain any fire or intruder alarm system in operation
- e) all services are turned off at the mains except electricity where needed to maintain any fire or intruder alarm system in operation and the water drained from the heating system. Where the water system cannot be isolated the heating must be maintained at a minimum temperature of 10 degrees Celsius between the period 1 October and 31 March (inclusive)

JOC008 - Portable Heater Condition

Applicable to Property Section

It is a condition precedent to **our** liability to pay claims in respect of **damage** caused by fire that:

- a) portable heating is not used at the **premises** unless it comprises an electric convector or electric fan assisted heater fitted with a thermostatic cut out
- b) usage of such electric heaters is restricted to the office areas of the **premises** only (excluding any passageway or walkway)
- c) electric heaters are switched off and unplugged when the room in which they are sited is left unattended

electric heaters are sited at least 1 metre away from any combustible materials.

HOW TO MAKE A CLAIM

If you need to make a claim, please contact the relevant claims number below. The claims handler will take full details of the claim and guide **you** through the next steps. Alternatively **you** can write to AXA Insurance UK plc, AXA House, Parklands, Lostock, Bolton BL6 4SD.

Property, Loss of Income, Property in Transit and Personal Accident Sections

Tel: 0370 9000 867 – Option 2
Email: spclaims.ins@axa-insurance.co.uk

Liability Section

Tel: 0345 900 4185 – Option 3
Email: liabilityclaims.ins@axa-insurance.co.uk

Trustee and Corporate Liability Section

Tel: 01204 877556
Email: MLPclaims.ins@axa-insurance.co.uk

Legal Expenses Section

Please complete the online claim form at <https://claims.arclegal.co.uk> or alternatively call 0330 024 8991 for a claim form to be emailed or posted to you

Full claims procedures are noted in the policy wording(s) and the Jack of Clubs Policy Endorsement..

IMPORTANT PHONE NUMBERS

Glass replacement service* 0300 303 2944

A quick and efficient service available 365 days a year.

Legal and tax advice** 0330 024 5346

Our confidential legal and tax advice line.
Please quote AXA Commercial when **you** call.

Emergency helpline*** 0330 024 5346

Our 24 hour emergency helpline. Please quote AXA Commercial when **you** call. **We** will provide details of reputable contractors who will be able to help.

Calling the helpline does not constitute notification of an insurance claim.

You will have to pay for any call out charges, parts and labour.

If connected to a potential claim please follow the how to claim and claims procedures condition first.

* The Glass replacement service is provided by an AXA approved glazing and locks provider.

** The legal and tax advice helpline, and the emergency assistance helpline are provided by Arc Legal Assistance Ltd and may be serviced by a third party under their management. Arc Legal Assistance Ltd make no additional charge for providing these services

Telephone calls may be monitored and recorded.