

Insurance scheme for affiliated clubs/counties/associated members

Introduction

The Bowls England Insurance Scheme for affiliated clubs, counties and associated members has been specially designed by Sutton Winson Ltd to cover three essential areas of Liability Insurance protection:

1. Civil Liability - Limit of Indemnity = £5 million (or £10 million). For example, if required in your lease agreement with your local authority. Civil Liability provides protection to the committee, officers, officials, coaches, umpires and members of the affiliated club, county or associated member in the event that their actions cause injury or loss to other people or damage to third party property.

2. Employers' Liability - Limit of Indemnity = £10 million.

Employers' Liability protection (which is a statutory requirement) is provided for clubs, counties and associated members who have employees. The term 'employee' would also be deemed to include volunteer or casual helpers.

3. Directors & Officers - Limit of Indemnity = £250 thousand. Protects directors, officers and committee members against claims arising from their decisions and actions taken while managing the club or association.

NB: Cover will not commence until insurers have indicated their acceptance of the proposal.
Insurers reserve the right to decline any proposal. Incidents prior to the inception date will not be covered.

General Information

Name of Bowls Club county/associated member/group (as per your registered details with your affiliated county)

Full name and address of proposer (person completing application)

Postcode:

Telephone no.

E-mail

Full name and address of honorary secretary (if different from above)

Postcode:

Telephone no.

E-mail

Full description of activities:

Please confirm that:

Your Club/County/Associated Member/Group has a constitution and that it is up to date

Yes

You are adopting the Bowls England 'Safeguarding Policy'

Please see website for details www.safeguardingbowls.org

Yes

If you confirm that your club is adopting the current Bowls England Safeguarding Policy, Civil Liability insurers will automatically extend your cover to include liability cover for the club committee following "abuse".

Employer's Reference Number

If you do not have an Employer's Reference Number, please tick this box

(Please see guidance on Employer's Reference Number on the attached letter).

Useful websites

www.bowlsengland.com	Bowls England for general information including fact sheet on Civil Liability insurance
www.safeguardingbowls.org	Bowls England Safeguarding Policy plus general information.
www.thecpsu.org.uk	Child Protection in Sport Unit – a free NSPCC / Government service.
www.swi.millstreamonline.com	Sport specific travel insurance.
www.suttonwinson.com	Sutton Winson Ltd, Chartered Insurance Broker and Risk Manager.

Declaration

Have you or any official of the club after enquiry

Ever been refused cover?

Yes No

Had special terms imposed upon you?

Yes No

Been convicted, or have a prosecution pending for any offence involving dishonesty of any kind?

Yes No

Ever been declared bankrupt and/or have been subject to any winding up order, insolvent liquidation or administration or have made any composition or arrangement with creditors?

Yes No

Ever been a director or partner of a company which has gone into insolvency, liquidation, receivership or administration?

Yes No

Been made aware of any circumstance that might give rise to a claim against the proposer or any of its directors, officers or committee members?

Yes No

If yes to any of the above, please provide details:

The personal information you provide to Sutton Winson Ltd will be used to process your application for insurance. As part of that process we will need to pass this information onto the insurer(s) providing cover. The parties to the policy have the right to choose the law applicable to 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. You may obtain a copy of the full policy wording by contacting either Bowls England on 01926 334 609 or Sutton Winson Ltd on 0844 815 0115.

You have a responsibility to ensure that you have disclosed all material circumstances that are known or ought to be known following a reasonable search of the information known by all committee members of your Club. A material circumstance is one that may influence an insurer in deciding whether a risk is acceptable and if so, the premiums, terms and conditions to be applied.

Please ensure the proposal/questionnaire is completed on this basis as failure to disclose all material information may allow insurers to make the policy void and avoid payment of a claim.

I/We confirm that the Club/County/Associated Member/Group is not aware of any material circumstance that should be disclosed to insurers. We are affiliated to Bowls England and enclose:

£93.00 Civil Liability at £5 million, Employers Liability at £10 million and Directors & Officers Liability at £250 thousand

£118.00 Civil Liability at £10 million, Employers Liability at £10 million and Directors & Officers Liability at £250 thousand

Signed

Name (block capitals)

Title (position in organisation)

Date

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Please remember to make cheques payable to Bowls England and return to the address below:

Bowls England • Riverside House - Milverton Hill, Royal Leamington Spa, CV32 5HZ
T: 01926 334 609 • E: insurance@bowlsengland.com

