

# Bowls England Insurance

This is a policy overview only and does not contain full terms and conditions of the contract of insurance. Some covers are optional and will only apply if you have selected them. Your quote schedule will show the options selected and the sums insured. Full terms and conditions can be found in the policy documents, a copy of which is available on request.

## What is the Bowls England Insurance Scheme policy?

The Bowls England Insurance Scheme policy is designed to cover the legal liabilities of a bowling club and provides financial protection for directors for personal liability in their capacity as a club manager. It is underwritten by Allianz Insurance plc.

### Civil Liability

**Public Liability** insures your legal liability to pay compensation to members of the public if they are injured or their property is damaged as a result of an accident caused by you or your employees while working for you.

Cover also includes financial loss resulting from nuisance, trespass, obstruction or interference with any right of way, light, air or water.

Cover applies in the United Kingdom and any other member country of the European Union. It also applies elsewhere in the world in respect of work by you or your employees who are working temporarily abroad (restricted to non-manual work in respect of USA/Canada).

Member to Member Liability included:

**Financial Loss** insures legal liability to pay compensation for accidental Financial Loss to a third party

**Libel & Slander** insures your legal liability for compensation in respect of libel or slander in respect of newsletters, brochures or information held on your website

**Products Liability** insures your legal liability to pay compensation to members of the public if they are injured or their property is damaged as a result of an accident caused by your products.

### Directors and Officers

Directors and Officers Liability insurance provides financial protection and therefore peace of mind for directors, officers and senior managers in terms of their personal liability when managing their company or club in their capacity as a director.

### Employers Liability

Insures your legal liability to pay compensation to Employees (the definition of Employees also includes voluntary helpers) if they are injured (this means bodily injury, death, disease, illness or shock) whilst working for you.

The policy applies in the United Kingdom and anywhere in the world for employees who live in the United Kingdom and are working temporarily abroad. They must bring any claim in the United Kingdom or any member country of the European Union.

### Contract Duration

The policy has a 12 month period of Insurance (unless shown differently on your policy schedule) and is annually renewable.

Start and end dates of the policy are detailed in the policy schedule.

### How do I cancel the contract?

The policy may be cancelled at your request however you will not be entitled to a return premium.

To cancel the policy, please contact the insurance adviser who arranged the policy.

### How do I make a Complaint?

If you have a complaint about anything other than the sale of the policy please contact our Customer Satisfaction Manager at:

Customer Satisfaction Manager  
Allianz Insurance plc  
57 Ladymead  
Guildford  
Surrey  
GU1 1DB

Alternatively:

Phone: **01483 552438**

Email: [accasm@allianz.co.uk](mailto:accasm@allianz.co.uk)

You have the right to refer your complaint to the Financial Ombudsman, free of charge – but you must do so within six months of the date of the final response letter.

If you do not refer your complaint in time, the Ombudsman will not have our permission to consider your complaint and so will only be able to do so in very limited circumstances. For example, if the Ombudsman believes that the delay was as a result of exceptional circumstances.

The Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR

Website: [financial-ombudsman.org.uk](http://financial-ombudsman.org.uk)

Telephone: **0800 023 4567** or **0300 123 9123**

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Using our complaints procedure or contacting the FOS does not affect your legal rights.

### Your Obligations

You must make a fair presentation of the risk at inception, renewal and variation of the Policy.

The premium is to be paid on request. Please speak to your insurance adviser about the options available for the payment of premium.

Please periodically review the policy documentation to make sure that it meets and continues to meet your needs and that you understand its terms, conditions, limits and exclusions. If you wish to make a change or if there is anything you do not understand please contact your insurance adviser.

Please tell your insurance adviser as soon as reasonably possible if there are any changes to your circumstances which could affect your insurance. If your circumstances change and you do not tell your insurance adviser, you may find that you are not covered if you need to claim. You must tell us as soon as you can about any claim or incident that may lead to a claim. You or anyone claiming under this policy must not admit fault or responsibility, or pay, offer or agree to pay any money or settle any claim without our permission. mission.

### Would I receive Compensation if Allianz Insurance plc is unable to meet its Liabilities?

Allianz Insurance plc contributes to the Financial Services Compensation Scheme (FSCS).

You may be entitled to compensation from the FSCS if We are unable to meet Our liabilities. Further information about compensation scheme arrangements is available at [fscs.org.uk](https://fscs.org.uk), by emailing [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk) or by phoning the FSCS on **0800 678 1100** or **0207 741 4100**.

### What is the law applicable to the contract?

Unless agreed otherwise all aspects of the policy including negotiation and performance are subject to English law and the decisions of English courts.

### Claims Information

Claims under this Policy should be notified via the Sutton Winson Reporting Line on 0345 604 9752.

For Medical Emergency whilst overseas:

Telephone: **+44 (0) 208 603 9514**

### Allianz Address for Claims Correspondence:

Allianz Claims  
PO Box 10509  
51 Saffron Road  
Wigston  
LE18 9FP

# Covers Available

## Civil Liability

Significant Features and Benefits	Significant Exclusions or Limitations
<p>Claims Made insurance basis, meaning cover only applicable for claims made during the period of insurance.</p> <p><b>Limit of Indemnity – £5,000,000 or £10,000,000 – see Policy Schedule</b></p> <p>The amount relates to:</p> <ul style="list-style-type: none"> <li>One claim or series of claims arising out of one occurrence</li> <li>All claims any one period of insurance arising out of products supplied</li> <li>All claims any one period of insurance for pollution or contamination.</li> </ul> <p><b>Territorial Limits</b></p> <ul style="list-style-type: none"> <li>the United Kingdom</li> <li>in respect of Injury, loss or damage caused by or arising from             <ul style="list-style-type: none"> <li>i manual and non-manual work occurring during any temporary visit or journey anywhere in the world (other than the United States of America or Canada) and</li> <li>ii non-manual work occurring during any temporary visit or journey to the United States of America or Canada by any partner, director or Employee of the Insured normally resident within the United Kingdom</li> </ul> </li> <li>anywhere in the world in respect of Products</li> </ul> <p><b>Legal and other Costs and Expenses</b></p> <p>Cover is provided for the above in connection with the defence of any valid claim, including your representation at any coroner's inquest, fatal accident enquiry or certain criminal proceedings.</p> <p><b>Health and Safety at Work – Legal Defence Costs</b></p> <p>Covers legal defence costs arising out of the Health &amp; Safety at Work Act 1974.</p>	<ul style="list-style-type: none"> <li>injury to any employee</li> <li>loss of or damage to property belonging to you or in your charge or control except premises occupied by you for temporary work</li> <li>liability for loss or damage to goods sold, supplied, delivered, installed or erected or the cost of recalling or refunding a defective product or replacing, repairing or reinstating faulty work</li> <li>liability arising out of ownership, possession or use of any mechanically propelled vehicle or attached trailer where motor insurance is required by law or any aircraft or water craft other than hand-propelled or sailing craft or those used for business entertainment purposes in inland waters</li> <li>liability arising out of error or omission in any advice, design, formula, specification, inspection, certification or testing performed for a fee</li> <li>in respect of injury, loss or damage arising from products:             <ul style="list-style-type: none"> <li>liability which attaches solely under the terms of an agreement</li> <li>installed or incorporated in aircraft or spacecraft</li> </ul> </li> <li>claims made in any country outside the European Union if you have premises or representation in that country</li> <li>injury, loss or damage arising from manual work carried out away from the premises, and undertaken in the United States of America or Canada</li> <li>injury, loss or damage arising from products exported to the USA or Canada</li> <li>any liability in respect of pollution or contamination:             <ul style="list-style-type: none"> <li>in the USA or Canada</li> <li>elsewhere unless due to a sudden, identifiable, unintended and unexpected incident</li> </ul> </li> <li>finances, penalties or liquidated, aggravated, punitive or exemplary damages</li> <li>Cyber Event exclusion</li> </ul> <p><b>Terrorism Cover</b></p> <p>Cover for acts of Terrorism is limited to £5,000,000 or the amount stated in the policy schedule whichever is the lower.</p> <ul style="list-style-type: none"> <li>The Excess; please refer to your policy schedule</li> </ul>

# Covers Available (continued)

## Civil Liability (continued)

Significant Features and Benefits	Significant Exclusions or Limitations
<p><b>Court Attendance Compensation</b> Covers attendance as a witness in connection with a claim:</p> <ul style="list-style-type: none"> <li>• Director/partner £750 for each day's attendance</li> <li>• Employee £250 for each day's attendance</li> </ul> <p><b>Corporate Manslaughter and Homicide</b> Cover extends to include legal costs and expenses incurred with our consent and costs of the prosecution awarded against you in connection with the defence of any criminal proceedings brought under the Corporate Manslaughter and Corporate Homicide Act 2007 in respect of any fatal injury. Cover is limited to £5,000,000 or the amount stated in the policy schedule whichever is the lower.</p>	<p><b>Data Protection Act</b> The limit of indemnity provided under our Data Protection Act 2018 section 168 extension is £2,000,000, or the Policy limit of indemnity whichever is lower.</p>

## Directors and Officers

Significant Features and Benefits	Significant Exclusions or Limitations
<p>Cover that protects you whilst performing your duties as a director or officer.</p> <p>Claims Made insurance basis, meaning cover only applicable for claims made during the period of insurance.</p> <p>Cover includes:</p> <ul style="list-style-type: none"> <li>• Legal Liability and Legal Defence Costs arising from the wrongful act (any actual or alleged breach of duty, trust, neglect, error or omission) of a director</li> <li>• that the Insured or your director(s) may be liable to pay</li> <li>• the spouse, heir or legal representative of a director may become legally liable for</li> <li>• Disqualification Proceedings</li> <li>• Regulatory Proceedings</li> <li>• Civil Proceedings</li> <li>• Criminal Proceedings</li> <li>• Pollution Defence Costs</li> </ul>	<ul style="list-style-type: none"> <li>• Bodily Injury or Property damage</li> <li>• Claims made outside the Period of Insurance or Extended Reporting Period</li> <li>• Fraudulent /known illegal act or personal gain</li> <li>• Fines, penalties or punitive damages</li> <li>• Pollution clean up costs</li> <li>• Professional Services (other than derivative or shareholder class actions)</li> <li>• Pension Funds</li> <li>• Pre existing claims, potential claims or proceedings</li> <li>• Share or security offerings</li> <li>• Nuclear risks</li> </ul>

# Covers Available (continued)

## Employers Liability

Significant Features and Benefits	Significant Exclusions or Limitations
<p><b>Limit of Indemnity</b> – Standard £10,000,000 in respect of any one claim or series of claims arising out of one occurrence.</p> <p><b>Territorial Limits</b></p> <ul style="list-style-type: none"> <li>• The United Kingdom.*</li> <li>• Elsewhere in the world for employees resident in the United Kingdom but temporarily employed elsewhere.*</li> </ul> <p>* Definition of Employee also includes any voluntary helper</p> <p><b>Legal and other Costs and Expenses</b> Cover is provided for the above in connection with the defence of any valid claim including your representation at any coroner's inquest, fatal accident enquiry or certain criminal proceedings.</p> <p><b>Health and Safety at Work</b> – Legal Defence Costs</p> <p>Covers legal defence costs arising out of the Health &amp; Safety at Work Act 1974.</p> <p><b>Unsatisfied Court Judgements</b> Covers payment of court judgements obtained by employees against third parties for injury sustained at work, if the judgement remains unsatisfied.</p> <p><b>Court Attendance Compensation</b> Covers attendance as a witness in connection with a claim:</p> <ul style="list-style-type: none"> <li>• Director/partner £750 for each day's attendance</li> <li>• Employee £250 for each day's attendance</li> </ul> <p><b>Corporate Manslaughter and Homicide</b> Cover extends to include legal costs and expenses incurred with our consent and costs of the prosecution awarded against you in connection with the defence of any criminal proceedings brought under the Corporate Manslaughter and Corporate Homicide Act 2007 in respect of any fatal injury. Cover is limited to £5,000,000 or the amount stated in the policy schedule whichever is the lower.</p>	<ul style="list-style-type: none"> <li>• Work, travel to or from offshore installations</li> <li>• Liability in respect of injury to Employees if such liability is required to be insured by any road traffic legislation</li> </ul> <p><b>Terrorism Cover</b> Cover caused by acts of Terrorism is limited to £5,000,000.</p>