Summary of Club Commercial Insurance

Confirmation of Cover

Cover Provided By:	Liberty Specialty Markets Via Sportscover Europe Limited 8 Eagle Court London EC1M 5QD
Policy Number:	PLON99/0119449
Brokers:	AON UK Limited First Floor 3 The Embankment Sovereign Street LEEDS LS21 4BJ
Period of Insurance:	From 1st January 2026 to 31st December 2026
Geographical Limits:	United Kingdom
Cover:	Material Damage All Risks cover of up to £10,000 per club for Buildings & Contents located at the club premises, unless otherwise lodged and agreed with AON UK Limited. Cover includes hired in equipment for which the club are responsible but does not include ongoing hire charges. Cover is on a reinstatement basis; however, secondhand property shall be settled based on "value" at time of loss
Subject to:	£500 excess each & every loss Theft must involve forcible or violent entry to &/or from the building Cover excludes property belonging to individual members Cover to premises subject to electrical condition, no smoking, waste storage condition and use of portable heating condition (Copies of which are detailed on the following pages)

Electrical Condition

It is a condition precedent to liability in respect of Damage caused by fire or explosion that:

A. unless a valid inspection certificate is already in place, the electrical system at the Premises (or that portion of the Premises for which the Insured is responsible) shall be inspected and tested within 60 days of the addition of this clause to the Policy, unless agreed otherwise by the Insurer in writing.

B. any defects found by inspection and testing as specified in A. above shall be remedied within 60 days of such inspection and testing, unless agreed otherwise by the Insurer in writing

C. any such inspection and testing shall be undertaken by:

   i. a member of the National Inspection Council for Electrical Installation, or

   ii. a member of the Electrical Contractors Association, or

   iii. a member of the Electrical Contractors Association of Scotland, or

   iv. a competent person as agreed by the Insurer in writing in accordance with the IEE regulations for electrical installations, and that a completion and inspection certificate shall be issued following every inspection

D. a copy of each completion and inspection certificate shall be retained by the Insured and be available to the Insurer at the Insurer's request

E. any work specified on such certificate to ensure that the electrical installation meets the IEE regulations shall be undertaken within 60 days of the issue of the certificate, unless agreed otherwise by the Insurer in writing

F. the electrical installation shall be re-inspected and re-tested

   i. within the timescale recommended on the completion and inspection certificate, or in the absence of any such recommended timescale within five years of the date of the last inspection

   ii. immediately following refurbishment or structural renovation work

   iii. immediately following any water damage affecting the Premises

and that any defects found shall be remedied within 60 days of such re-inspection and retesting, unless agreed otherwise by the Insurer in writing.

No Smoking Condition

It is a condition precedent to liability for Damage by fire or explosion that the Insured will

A. communicate to employees and visitors and rigorously enforce a no smoking policy at the Premises

B. prominently display "No Smoking" signs throughout the Premises

C. only allow smoking in clearly marked, specifically designated smoking areas, which comply with current legislation

D. in all designated smoking areas, provide metal receptacles with metal lids, for the safe disposal of waste smoking materials

E. ensure that waste smoking materials, when being removed from the designated smoking areas, are kept separate from other combustible waste material and are stored in metal receptacles with metal lids whilst awaiting final removal from the Premises

Waste Condition

It is a condition precedent to liability for Damage by fire or explosion that:

1. All hazardous and/or combustible trade waste such as sawdust, shavings, clippings or cuttings be swept up and bagged daily and removed from the Premises at least once a week. If such waste is stored external to the buildings pending collection, it should be stored either in metal lidded containers or at a distance of at least five metres from any building.

2. All oily and/or greasy waste and cloths which remain in the buildings overnight be kept in metal lidded containers.

Portable Heating

It is a condition precedent to liability for Damage by fire or explosion that the Insured will not use portable heaters at the Premises, except

A. portable electric fan heaters fitted with a fan failure cut-out device and/or an overheat cut-out device are permitted

B. where otherwise agreed in writing by the Insurer.