



a fresh approach to insurance



Sports Clubs, Leisure and Community

Policy Summary



Ripe Insurance Services Ltd is Authorised and Regulated by the Financial Conduct Authority No. 313411.

Underwritten by  **HISCOX**



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NAME OF THE UNDERWRITER

Hiscox Underwriting Ltd (Registered in England and Wales number 02372789. Registered address: 22 Bishopsgate, London, EC2N 4BQ) on behalf of Hiscox Insurance Company Limited (Registered in England and Wales number 00070234. Registered address: 22 Bishopsgate, London, EC2N 4BQ). Hiscox Underwriting Ltd is authorised and regulated by the Financial Conduct Authority (registration number 308922). Hiscox Insurance Company Ltd is Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (registration number 113849) and the Prudential Regulation Authority.

TYPE OF INSURANCE AND COVER

This Insurance can provide cover for the following. Please refer to **Your Schedule** for details of the cover applicable to **You** as the **Insured Person**:

- Section 1 – Public and Products Liability
- Section 2 – Employers' Liability
- Section 3 – Property Damage
- Section 4 – Loss of Licence
- Section 5 – Business Interruption
- Section 6 – Money

STANDARD FEATURES AND BENEFITS

Please refer to the appropriate section of **Your** Insurance Booklet for full details of what is and is not covered and/or any limitations that apply

Section	Significant Features & Benefits	Significant or Unusual Exclusions or Limitations
Section 1 Public & Products Liability	<p>We will indemnify You against legal liability to pay compensation and Costs and Expenses in respect of:</p> <ol style="list-style-type: none"> accidental Bodily Injury other than Abuse or molestation, to any person accidental Damage to property accidental nuisance, trespass, obstruction, loss of amenities or interference with any right of way, light, air or water wrongful arrest, detention, imprisonment or eviction of any person, malicious prosecution or invasion of the right of privacy which arises in connection with the Business and which happens during the Period of Insurance and within the Territorial Limits. <p>Cover under this section extends to include:</p> <ol style="list-style-type: none"> Bona-fide Subcontractors – covered if subcontractors have their own liability insurance equal to Your limit. Corporate Manslaughter & Corporate Homicide Act 2007 – up to £1,000,000 for legal defence costs (not fines/penalties). Court Attendance Costs of £250 per day Data Protection Cover – up to £1,000,000 for defence costs and compensation relating to breaches of GDPR/ Data Protection Act (excludes deliberate acts, fines, or employee compensation). Indemnity to Principals – covers liability You take on under contract for a principal (e.g., client). Motor Contingent Liability – liability from use of non-owned vehicles for Business (not for Damage to the vehicle itself). Third Party Hirers – liability cover when Your Premises are hired out for social/fundraising activities. <p>Where the cover has been selected, this section</p>	<p>What is not covered:</p> <ol style="list-style-type: none"> Damage to property owned by, hired to or in the custody or control of You or any Insured Person other than: <ol style="list-style-type: none"> Personal effects including motor vehicles and their contents belonging to any director, partner, Employee, guests or visitor of Yours Business Premises temporarily occupied by You for the purposes of undertaking work in connection with the Business Business Premises including its Fixtures and Fittings leased, hired or rented to You provided that We will not be liable in respect of liability assumed by You under a tenancy or other agreement which would not have attached in the absence of such agreement Bodily Injury to any Employee arising out of and in the course of the employment Bodily Injury or Damage arising from or contributed to by any breach of professional duty in relation to advice, instruction, consultancy, design, plan, inspection, specification provided for a fee Any Personal Injury caused, or contributed to, by any participant to any other participant whilst participating in a match or practice of any sport. Unless 'Member to Member Liability' is showing on Your Insurance Schedule and the appropriate premium is paid. Any Liability arising as a result of Abuse or molestation unless the cover is showing on Your Insurance Schedule and the appropriate premium has been paid Any liability arising from coaching activities where the coach does not meet the Sports Coaching condition in the Insurance Booklet



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Section	Significant Features & Benefits	Significant or Unusual Exclusions or Limitations
	<p>extends to include claims made against You during the Period of insurance for Abuse or molestation occurring after the Abuse or molestation retroactive date.</p>	
Section 2 Employers' Liability	<p>We will indemnify You up to £10,000,000 against Your legal liabilities in respect of Bodily Injury caused to Your Employees.</p> <p>Cover under this section extends to include:</p> <ol style="list-style-type: none"> Court attendance costs of up to £500 per day Criminal proceedings for any offence as defined in Section 1 of the Corporate Manslaughter and Corporate Homicide Act 2007, cover is limited to £1,000,000 	<p>What is not covered:</p> <ol style="list-style-type: none"> Injury to any Employee being carried in or upon a vehicle or entering or getting on to or alighting from a vehicle where such Bodily Injury is caused by or arises out of the use by You of a vehicle on a road liquidated damages fines or penalties
Section 3 Property Damage	<p>This section provides cover for Buildings, Shop Front, Fixtures and Fittings, Tenants' Improvements, Contents, Stock, Portable Equipment, Sports Equipment following specified insured events. Specified events include fire, explosion, riot, storm, flood, escape of water from any tank/pipe or appliance, theft or attempted theft and accidental Damage.</p> <p>Cover under this section extends to include</p> <ol style="list-style-type: none"> Damage to glass Increasing the sum insured on stock of 30% for November and December Trace and access repair and replacement up to £5,000 Damage to Property Insured whilst in the United Kingdom up to £500 for any one occurrence 	<p>What is not covered:</p> <ol style="list-style-type: none"> Loss or Damage caused by decay, wear and tear, moth, vermin, atmospheric or climatic conditions, manufacturing fault, inherent defect, deterioration or mechanical derangement of any kind Storm Damage to any fences, gates and moveable property in the open Theft due to disappearance or unexplained or inventory shortage The first £1,000 of any claim for Subsidence, Ground Heave or Landslip Damage caused by escape of water when the property is unoccupied for 30 days or more Claims arising when the Premises are left unattended unless the Minimum Security Requirements have been complied with. Claims arising from the use of kitchen equipment unless the Kitchen Equipment condition is complied with.
Section 4 Loss of Licence	<p>Provides cover for the loss of gross profit suffered by You if the alcohol licence in force is forfeited, suspended or withdrawn due to the operation of the Licensing Act, together with any resulting depreciation in value of the Premises should You be unable to obtain a further alcohol licence within 12 months and You sell the Premises.</p>	<p>What is not covered:</p> <ol style="list-style-type: none"> Losses arising from a partial loss of licence or a refusal by the Licensing Authorities to make an amendment to the licence. Losses arising from the forfeiture of the licence occasioned wholly or in part by any act or omission by You or by Your failure to take all reasonable action to maintain the licence in force
Section 5 Business Interruption	<p>Provides cover for additional expenses incurred and a reduction of income caused as a result of an insured event under the property Damage section.</p> <p>Cover under this section extends to include:</p> <ol style="list-style-type: none"> Loss at suppliers Premises up to £10,000 or 10% of the gross revenue limit whichever is the less Failure of public supply of electricity, gas or water up to £10,000 or 10% of the gross revenue limit whichever is the less Denial of access to the property due to Damage within 1 mile of the boundary of the property up to £10,000 or 10% of the gross revenue limit whichever is the less 	<p>What is not covered:</p> <ol style="list-style-type: none"> Any claim unless arising from a valid claim under Section 3 - Property Damage. Losses arising as a result of a Cyber attack, hacker or Computer or digital technology error.



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Section	Significant Features & Benefits	Significant or Unusual Exclusions or Limitations
Section 6 Money	Provides cover for loss of Money up to the limits shown in Your Insurance Schedule and Damage to clothing and personal effects belonging to You or any of Your directors, partners or Employees following a robbery or attempted robbery whilst engaged in the Business	What is not covered: <ol style="list-style-type: none">Any applicable ExcessTheft by any directors or Employees unless discovered and reported to the police within seven working daysTheft from an unattended vehicleLosses outside of Great Britain, Northern Ireland, Channel Islands or the Isle of Man

PERIOD OF INSURANCE

The **Period of Insurance** as stated in **Your Schedule**.

YOUR RIGHT TO CANCEL

If **You** are not happy with it and choose to cancel **Your Policy** within the first 14 days of the purchase or renewal of the **Policy** or the day on which **You** receive **Your Policy** documentation, whichever is the later, **You** will be entitled to a full refund of **Your Policy** insurance premium including any insurance premium tax and **Policy** fees paid.

You may cancel after the 14 days have expired, **You** will be entitled to a refund of the premium paid subject to a proportionate deduction for the time on cover.

Where a claim or an incident which you are aware of and is likely to give rise to a claim has occurred within the **Period of Insurance** no refund of premium will be paid. In addition, a cancellation charge will be made by Ripe as outlined in their Terms of Business.

OUR RIGHT TO CANCEL

We may at any time cancel this **Policy** by sending at least 30 days notice to **You** at **Your** last known email and/or postal address setting out the reasons for cancellation. Provided the premium has been paid in full **You** shall be entitled to a proportionate refund of premium in respect of the unused period showing on the **Insurance Schedule**.

Where a claim or an incident which **You** are aware of and is likely to give rise to a claim has occurred within the **Period of Insurance** no refund of premium will be paid.

In addition, a cancellation charge will be made by Ripe as outlined in their Terms of Business.

Valid reasons include but are not limited to:

- Non-payment of premium. If payment is not paid when due **We** will write to **You** requesting payment by a specific date. If **We** receive payment by the date set out in the letter **We** will take no further action. If **We** do not receive payment by this date **We** will cancel the insurance from the cancellation date shown on the letter.
- Where **We** reasonably suspect fraud
- Where **You** fail to co-operate with **Us** or provide **Us** with information or documentation **We** reasonably require, and this affects **Our** ability to process a claim or defend **Our** interests. See the 'Claims' section in this Insurance Booklet
- Where **You** have not taken reasonable care to provide complete and accurate answers to the questions **We** ask. See the 'Keeping **Us** Informed' section of this Insurance Booklet.

HOW TO MAKE A CLAIM

In the event **You** need to make a claim, **Our** claims service is provided by Davies Group who are **Our** nominated claims handlers.

Give details of **Your** claim by either:

- Telephone: +44 (0) 333 400 9296
- Post: Ripe Claims Department, Davies Group, PO Box 2801, Hanley, Stoke on Trent, ST4 5DN
- Email: newclaim.smallbusiness@davies-group.com



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OUR COMPLAINTS PROCEDURE

We are committed to going the extra mile for Our customers. If You believe that We have not delivered the service You expected, We want to hear from You so that We can try to put things right. We take all complaints seriously and following the steps below will help Us understand Your concerns and give You a fair response.

If You are unhappy with any element of the cover We provide or any aspect of Our service or have a cause for complaint, please contact:

Subject	Contact
A claim	<p>Please contact Davies Group Customer Relations:</p> <ul style="list-style-type: none">Email - customer.care@davies-group.comPost – Davies Managed Systems Limited, PO BOX 2801, Hanley, Stoke on Trent, ST4 5DNPhone – 01782 339128 <p>Details of the Davies Group internal complaint-handling procedures are available on request.</p>
All other matters	<p>Please contact Ripe:</p> <ul style="list-style-type: none">Email – complaints@ripeinsurance.co.ukPost – Ripe Insurance Services Ltd, The Royals 353 Altrincham Road, Manchester, M22 4BJPhone – 0344 274 3262

If You are still unhappy after Our review, or You have not received a written offer of resolution within 8 weeks of the date We received Your complaint, You may be eligible to refer Your case to the Financial Ombudsman Service (FOS). The FOS is an independent body that arbitrates on complaints. They can be contacted at:

- Post: Financial Ombudsman Service, South Quay Plaza. 183 Marsh Wall, London E14 9SR
- Telephone: 0800 0234567 (Calls from UK landlines and mobiles are free) or 0300 1239123 (for mobile users)
- Website: www.financial-ombudsman.org.uk

You have the right to refer Your complaint to the Financial Ombudsman, free of charge, but You must do so within six months from 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.

YOUR RIGHTS

Your rights as a customer to take legal action remain unaffected by the existence or use of any complaint procedures referred to above. However, the Financial Ombudsman Service will not adjudicate on any cases where litigation has commenced.

COMPENSATION

We are covered by the FSCS. If We are unable to meet Our financial obligations You may be entitled to compensation from the scheme, depending on the type of insurance and the circumstances of the claim.

Further information about compensation scheme arrangements is available at www.fscs.org.uk



The Royals, Altrincham Road, Manchester M22 4BJ

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e. smallbusiness@ripeinsurance.co.uk

w. www.ripeinsurance.co.uk/small-business