

## Insurance cover descriptions

Employer's Liability	Covers you for accidental injury to your employees and volunteers arising from the work they do for you. This cover is legally required if you have employees.
Public & Products' Liability	This covers damage to others property and personal injury to third parties that you are found to be legally liable for.
Trustees Indemnity  Limit of Indemnity (£)	This protects officers, trustees, directors and/or committee members in the event of them committing a wrongful act. Without this cover they can be held personally liable to the full extent of their own assets. Standard limits of £100,000. £250,000, £500,000 or £1,000,000. If higher limits are required this can be arranged under a separate policy
Legal Expenses	Your legal costs for defending your club in legal actions with suppliers, vendors and other organisations arising from disputes over property, contracts or debts. Employment disputes, Criminal defence and tax protection costs are also included.

## Recommended cover

Property Insurance	This covers physical assets the club owns, you must ensure the sums insured are adequate. If it is not the insurer may reduce the amount of a claim payment in equal proportion.
Buildings Re-Build costs	This should be the total cost of rebuilding your premises in the event of its total destruction.
Machinery / Plant etc...	The replacement value of anything that is kept in but does not form part of the buildings such as furniture, leisure equipment etc
Stock	The total value of, for example, stock in trade and merchandise for sale, flyers or posters used for promotional purposes.
Computers inc. Software	The replacement value of your fixed computers including any licenced software you would have to purchase again.
Property in the Open	The total value of any items that are stored outside your buildings.
Laptop All Risks UK	The total replacement value of all your laptops and tablets excluding mobile phones.
All Risk UK Other	If you have any other items that you require cover for away from your premises please advise the total replacement value.
Business Interruption	This covers any income you lose and/or the additional costs of continuing to operate following a property damage loss.
Indemnity Period	This should represent the longest period it would take you to restore your operations to their full extent prior to a loss

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Gross Revenue	The total annual revenue for the current year.
Increased Cost of Working	This provides cover to minimise the interruption of your activities including the cost of temporary premises whilst yours are being repaired following a claim.
Money	Physical loss of money at your club, in transit or in the home of an authorised employee or volunteer.
Personal Accident	Defined amounts payable to the club following injury to employees and volunteers arising from accidents while working in connection with your activities regardless of your legal liability