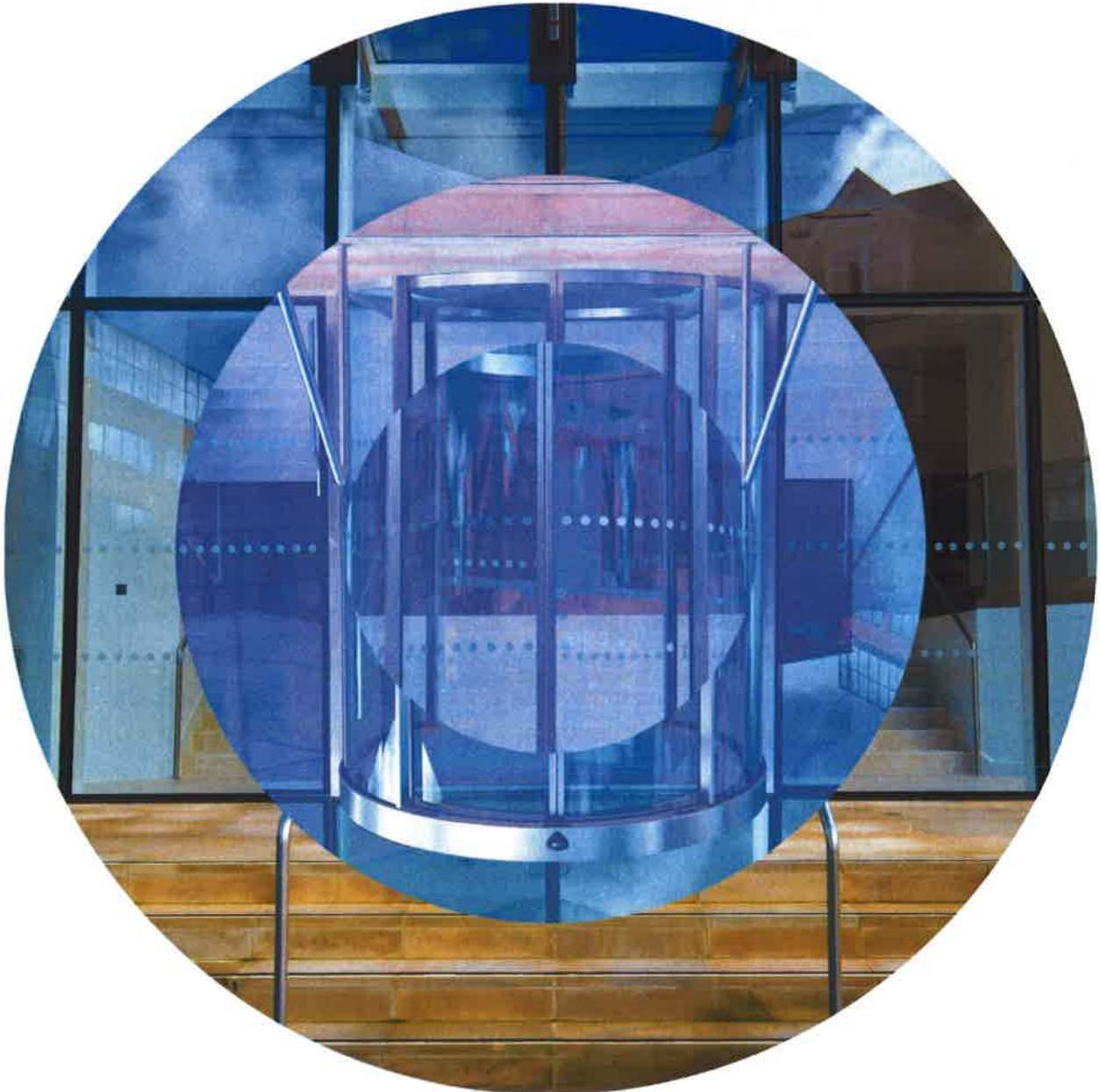
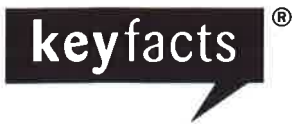




**CLUB 1st
POLICY SUMMARY
KEY FACTS**





CLUB 1ST POLICY SUMMARY

Club 1st is a product designed for Small to Medium sized enterprise institutions including Youth Clubs, Sports Clubs, Boys & Girls Clubs

This Policy Summary provides a summary of the significant benefits, features and limitations of the cover.

The full terms, conditions and exclusions are shown in the policy document so please take time to read the policy document to make sure you understand the cover it provides.

Your cover is valid for 12 months and is renewable annually.

Registration and Regulatory Information

Sections TBC are underwritten by Sompo Canopus Insurance Company Ltd.

Sompo Canopus Insurance Company Ltd are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register number 204847.) Registered in England & Wales, no. 01514453. Registered office: Gallery 9, One Lime Street, London EC3M 7HA.



SIGNIFICANT FEATURES AND BENEFITS OF THE POLICY

Section 1: Property Damage

(Including Glass and Sanitaryware)

Your Premises and Contents (including Stock) can be

Accidental Loss or Damage insured against loss or damage caused by:

- o Escape of Water
- o Falling Aerials, fittings or masts, trees or branches
- o Fire, Lightning, Aircraft, Explosion, Earthquake
- o Impact
- o Leakage of Oil
- o Riot and Malicious Damage
- o Sprinkler Leakage
- o Storm and Flood
- o Additional Metered Water Charges - £10,000
- o Clearing of Drains - £10,000
- o Metalwork - £25,000
- o Hired In Property - £2,500
- o Seasonal Increase 25%
- o Trace and Access - £10,000
- o Specified All Risks on request

Section 2: Business Interruption

Cover can be provided for the reduction of trading profit, loss of revenue, increased cost of working or outstanding debit balances following damage to your contents and/or buildings from an insured Peril as defined in Section 1.

Upon request the following extensions of cover can be placed:

- o Damage at Contract Sites
- o Damage at Storage Sites
- o Damage at unspecified Customers premises
- o Damage at unspecified Suppliers premises
- o Denial of Access
- o Failure of Public Utilities
- o Food and Drink Poisoning
- o Notifiable disease, Vermin, Pests, Defective Sanitation, Murder or Suicide
- o Property in Transit
- o Damage at specified UK Suppliers
- o Damage at specified UK Customers
- o Bomb Hoax

Section 3: Loss of Business Money

Cover can be provided for loss of money belonging to the business or for which it is responsible whilst:

- o In transit and in your premises during business hours
- o In a bank night safe
 - E.g. in the business premises whilst closed for business
 - (a) Contained in a locked safe/strong room
 - (b) Not in a locked safe/strong room - £500
- o In the dwelling of the Insured or an authorised Employee In addition to the above the section includes - £500
- o Cover for non-negotiable currency up to £250,000
- o Damage to clothing up to £250 any one person
- o Fundraising Events - £1,000



Section 3: Personal Accident (Assault)

Cover can be provided for Injury to you or your

- o Death (following robbery or course thereof)
- o Loss of Limbs or Sight, Permanent Total Disablement
- o Temporary Partial Disablement
- o Temporary Total Disablement (up to 104 weeks)
- o Incurred Medical Expenses

o Section 3: Goods in Transit

- o Cover can be provided in respect of damage to stock and/or business equipment whilst in transit
- o o Additional reloading costs - £1,000
- o o Additional transferral costs incurred following overturning or collision on land or water anywhere within Great Britain, Northern Ireland, ROI, Channel Islands & the Isle of Man - £1,000
- o Damage to packing materials
- o Damage to personal effects of employees whilst in transit - £100 any one loss
- o Removal of debris - £1,000

Section 4: Goods in Transit

Cover can be provided in respect of damage to stock and/or business equipment whilst in transit

Additional reloading costs - £1,000

Additional transferral costs incurred following overturning or collision on land or water anywhere within Great Britain, Northern Ireland, ROI, Channel Islands & the Isle of Man - £1,000

Damage to packing materials

Damage to personal effects of employees whilst in transit - £100 any one loss

Removal of debris - £1,000

Section 5: Employers' Liability

Cover can be provided for:

- o £10M any one occurrence

In addition to the above the section provides indemnity in respect of:

- o Legal Defence Costs
- o Cross Liabilities
- o Employees and Visitors' Effects
- o Indemnity to Principals

Section 6: Public and Products Liability

- o Up to £5 million any one occurrence in respect of Public Liability
- o Up to £5 million per period of insurance for Products Liability In addition to the above the section includes:
- o Legal Defence Costs
- o Cross Liabilities
- o Employees and Visitors' Effects
- o Legal Liability incurred by the Insured under Section 13 of the Data Protection Act 1998 up to £250,000
- o Legal Liability incurred by the Insured under Section 3 of the Defective Premises Act 1972
- o Loading or unloading a motor vehicle
- o Motor vehicle contingency cover
- o Wrongful Arrest

Section 7: Refrigerated Stock

Cover can be provided for loss or damage in respect of deterioration of frozen or refrigerated stock mechanical breakdown or accidental failure of electricity to freezers and or refrigerators

Section 8: Fidelity

Cover can be provided for loss

Loss of Property as a direct result of a Fraudulent Act committed during the Period of Insurance

Auditor's fees

Rewriting and amending Software



SIGNIFICANT AND UNUSUAL EXCLUSIONS OR LIMITATIONS TO THE POLICY

Section 1: Material Damage

- Theft not involving forcible and violent entry or exit from the premises
- Theft from outbuildings
- Damage to fences or gates caused by storm or flood
- Damage caused by mechanical or electrical breakdown
- Damage to Business Files resulting from erasure or distortion of information of computer systems or other records
- Damage resulting from dishonesty by the Insured or an Employee
- Damage to properties in the course of erection or construction
- Subsidence, ground heave or landslip (unless specifically extended)
- Acts of Terrorism (unless specifically extended)
- Damage to fixed Glass or sanitary ware in vacant or unoccupied portions of the premises
- Damage by water discharged or leaking from an automatic sprinkler installation
- Damage to Glass or sanitary ware forming part of the insured's stock
- Damage caused by defects in frames, framework or other fitting
- Damage to sanitary ware except where such breakage renders it unserviceable

Section 2: Business Interruption

- Subsidence ground heave or landslip (unless specifically extended)
- Acts of Terrorism (unless specifically extended)
- Damage resulting from erasure or distortion of information of computer systems or other records

Section 4: Goods in Transit

- Damage following breach of the Security Condition
- Damage caused by inadequate packing
- Damage caused by spillage, leakage, evaporation, loss of weight or shrinkage
General Exclusions, General Conditions
- Damage caused to property carried by the Insured for "Hire or Reward"
- Damage attributable to depreciation, loss of market or any other indirect loss
- Damage caused by Storm or Flood in respect of property on soft or open topped or sided vehicles

Section 3: Loss of Business Money

- Loss from an unattended vehicle
- Loss due to the use of counterfeit Money
- Losses occurring outside United Kingdom or the Republic of Ireland

Section 3: Personal Accident (Assault)

- Losses attributable or accelerated by pregnancy or any pre-existing defect

Section 5: Employers' Liability

- Damage or Injury arising from offshore Work
- Injury (other than to the driver) resulting from being in or on any of Section 6: Employers' Liability your vehicles whilst on the road under the terms of Part VI of the Road Traffic Act 1988



Section 6: Public and Products Liability

- The cost of making good faulty workmanship or materials
- Injury or damage arising from design, advice, formula or specification provided for a fee

Section 8: Products Liability

- Injury or damage caused directly or indirectly from gradual pollution or contamination
- Injury or damage caused by the use, removal, disposal, sale or storage of asbestos
- Hazardous locations exclusion
- Bona Fide Sub contractors warranty

The following exceptions apply to Products Liability only:

- Injury or damage caused by products supplied for critical use in aircraft, marine craft, spacecraft, rockets or missiles
- Injury or damage caused by products knowingly supplied to the USA or Canada

Section 7: Refrigerated Stock

- Age of appliance condition
- Damage caused by wilful neglect of the Insured or any employee

Section 8: Fidelity

- Loss Of Interest or Fines
- Any loss outside Discovery Period



CUSTOMER INFORMATION

How to contact us to make a claim

Important Notice

Please read this Policy carefully to ensure that it is in accordance with your requirements and that you understand its terms, exclusions and conditions. Contact the broker who arranged this policy for you or us directly immediately if any corrections or amendments are necessary. Any enquiries you may have regarding your policy may be addressed either to the insurance broker who arranged the policy for you or us directly.

Claims Procedure

If you wish to make a claim, please contact the insurance broker who arranged the insurance or contact us directly on 01782 337665
Euna Underwriting Ltd (Claims)
c/o Davies Managed Systems
PO Box 2801
Stoke-on-trent
ST4 9DN

How to cancel your policy

You may cancel the policy, by giving instruction to us at any time.

You have a right to cancel the policy during a period of 14 days from the date of purchase of the contract or the day on which you receive your policy documentation whichever is the later. If you wish to do so and the insurance cover has not yet commenced you will be entitled to a full refund of the premium paid. Alternatively if you wish to do so and the insurance cover has already commenced you will be entitled to a refund of premium with a reduction for the period you have been covered subject to a minimum premium of £25 being retained by the company to cover administration costs.

If at any other time you choose to exercise your right to cancel your policy then you will be entitled to a refund of premium and tax paid subject to a deduction for the period for which you received cover, we will also deduct a further administration charge of £25.

If a claim has been submitted or there have been any incidents likely to give rise to a claim during the current period of insurance no refund will be given for the unexpired period of insurance.

To exercise your right to cancel, please contact your broker/intermediary.

How to make a complaint

If you have a complaint, please contact us on 020 32171151 or write to us at the address below, quoting your policy number or claim reference if appropriate.

Euna Underwriting Limited
America House
2 America Square
London EC3N 2LU

If you should remain dissatisfied, once we have had the opportunity to resolve your complaint, you may be eligible to refer your complaint to the Financial Ombudsman Service (FOS).

For further details they can be contacted at
Exchange Tower
London E14 9SR
www.financial-ombudsman.org.uk

Financial Services Compensation Scheme (FSCS)

Euna Underwriting Limited, Sompo Canopus Insurance Company Ltd are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to receive compensation from the scheme if any of the entities listed cannot meet their respective obligations.

Further information is available from the Financial Services Compensation Scheme

10th Floor
Beaufort House, 15 St Botolph Street
London EC3A 7QU
www.fscs.org.uk





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euna

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London EC3N 2LU
Phone: +44 (0)203 1264896
Email: info@euna.com
Euna.com

Registered in England and Wales – Number
09154730 at 5th Floor Minorities House, 2 – 5
Minorities, London EC3N 1BJ

Euna Underwriting Limited is an appointed
representative of ES Risks Limited which is
authorised and regulated by the Financial Conduct
Authority.

The Financial Conduct Authority Firm Reference
Number for Euna Underwriting Limited is 655006
and for ES Risks Limited is 565023.