

Insurance for Bridge Clubs

(Arranged by Moore Stephens Insurance Brokers Ltd.)

What is the purpose of Members Club Protection Insurance? With the ease with which allegations of negligence can be made through 'no win no fee' organisations, **Members Club Protection Insurance** is there to offer, where covered, financial protection to the Bridge Club's Committee as well as Club members against the legal costs involved in a liability claim being made, either by another Club member or the public. Whilst the Bridge Club may feel the chances of a liability claim being made are remote, nevertheless, just the cost of denying liability can be very expensive. It is for this very reason that a large number of Bridge Club Committees recognise the need to insure against the substantial costs, time and effort incurred in defending their Club against any potential claim. In other words, let the insurer on the Club's behalf deal with the claim and correspondence.

What does it cover? Property Damage: The Bridge Club's equipment or property up to **£2,500** (Single Article Limit **£750**) Public Liability: Offers Protection, where covered, against your Bridge Club's legal liability for an act of negligence causing damage to property or bodily injury to a club member or members of the public during the period of insurance up to **£5,000,000**. Employers Liability: Offers protection against your Bridge Club's legal liability as an employer for bodily injury to an employee during the period of insurance up to **£10,000,000**. Bridge Club Money Cover: At a Bridge Club members' homes up to: **£375**. At a Bridge Club's premises outside meeting hours up to: **£375**. At a Bridge Club's premises during meeting hours up to: **£750**. Policy Excess **£25.00**.

How much does it cost? For Bridge Clubs with up to 250 members meeting 5 times per week, the annual premium is **£61.30** this year. Our scheme runs from 1st November for the following twelve months. For clubs joining after November there is a quarterly pro-rata premium, please call us on **020 7515 5270** for the pro-rata amount to pay. Provided the standard cover shown above is sufficient for your Club please complete the form below and return it to us with your remittance made payable to Moore Stephens Insurance Brokers Ltd. Clubs with more than 250 members or more than 5 meetings each week should call us on **020 7515 5270**.

Bridge Clubs with up to 250 members and meeting up to 5 times per week

***Declaration** I confirm that our club activities are confined to club meetings, coach outings to theatres, cinemas along with day trips, mini breaks to various places or events and local walks and that our club's activities are consistent with what one could expect of a mature age group and our club does not engage in any ***hazardous activities**.

I also confirm that our club has never had a loss of property, money or suffered a liability claim whether the club was insured at the time or not and our "club" member's are all of a mature age with no member aged below 21 years of age, if your club has younger member please call us on **020 7515 5270**.

To be completed: The total membership of our club is:

***If you are not sure what constitutes a "hazardous activity" please do not hesitate to call us for a fuller explanation on **020 7515 5270**. If any of the declaration details are not correct please correct them here:**

Only the officer responsible for the club's insurance should make the declaration by signing and completing the form below. Please complete in full

Club Name:

Club Officer's title & Name Mr/Mrs/Miss:

Address:

..... Post Code:

Telephone No.: Email:

(please print your email address in lower and upper case where applicable)

SIGNED: **DATED:**

Please complete the application form above in **FULL** giving full details of your Bridge Club's activities as a separate statement, if necessary, sign the ***Application/Declaration** and return the form with your cheque for **£61.30** or the agreed pro-rata premium to:

Moore Stephens Insurance Brokers Ltd., 6 Raleigh House, Admirals Way, Waterside, London E14 9SN.

Data Protection Act: All personal information supplied by you will be treated in confidence by Moore Stephens Insurance Brokers Ltd and will not be disclosed to any third parties except where your consent has been received or where permitted by law. Moore Stephens Insurance Brokers Ltd may pass your personal data to the scheme insurer for processing on its behalf. The law applicable: The parties to the Policy have the right to choose the law applicable to the Policy. Unless the parties agree otherwise in writing any dispute concerning the interpretation of the Policy shall be governed and construed in accordance with English law and shall be resolved within the non-exclusive jurisdiction of the courts of England and Wales. Moore Stephens Insurance Brokers Limited is Authorised and regulated by the Financial Services Authority no 312932.