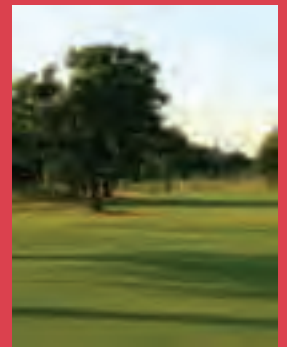


summary of cover

CARRICK NEILL GOLF CLUB INSURANCE

This insurance policy has been specifically designed to meet the needs of Carrick Neill Golf Club Policyholders. It offers a very comprehensive range of covers, which have been tailored to match your individual needs.

This policy offers you insurance from a wide range of covers including Property damage, Equipment breakdown, Business interruption, Liability, Directors & officers liability, Money, Personal accident, Legal expenses, Goods in transit, Fidelity and Loss of registration or license, and Motor third party liability.



- The policy is underwritten by Ecclesiastical Insurance Office plc.
- This policy summary does not contain full details and conditions of the insurance – these are located in the policy document.
- We will send the policy document to you after you have taken out the insurance, but it is available beforehand from us or your advisor, on request.
- The policy document contains full details of our complaints procedure should you have a complaint against Ecclesiastical Insurance Office plc.
- The policy shall be governed by and construed in accordance with the law of England and Wales unless the Insured's central administration and/or place of establishment is located in Scotland in which case the law of Scotland shall apply.
- Our FSA register number is 113848. Our permitted business is general insurance.
You can check this on the FSA's register by visiting the FSA's website
www.fsa.gov.uk/pages/register
or by contacting the FSA on
0845 606 1234

Underwritten by Ecclesiastical

Arranged by Carrick Neill



Property damage (buildings and contents)

Features and benefits

Full range of insured risks such as fire, break-in, malicious damage, storm, escape of water and impact. As standard we include accidental damage and subsidence. Terrorist damage cover is available as an option.

You select the events you wish to insure.

Inflation protection – an automatic 15% (or higher at your request) uplift to sums insured.

Our buildings cover includes as standard

- outbuildings, greenkeepers huts and golf practice areas
- roads, areas paved by tarmac concrete and stone-slab.

You choose the sum insured for buildings and contents.

Walls, gates, fences, bridges, car parks & jetties

Cover for damage to the above as a result of an insured event.

Greens and all playing surfaces

Cover for re-seeding, re-sanding and re-turfing any green including the replacement of trees and plants.

Plus, costs (incurred with our consent) for re-modelling and re-constructing greens, tees, bunkers and all other playing surfaces.

Significant exclusions and limitations

If the premises become unoccupied, untenanted or not in use, you must tell us. Cover will reduce to fire, lightning, explosion and aircraft unless we agree otherwise.

You must at all times keep the sums insured at a level that represents full value. If you do not, your claim may be reduced in proportion to the degree of underinsurance.

Standard excess £350 (£1,000 for subsidence).

Once selected, the sums insured will be the most we will pay.

Excluding damage caused by subsidence unless the building is damaged at the same time.

Limit

£50,000 for all claims in any one period of insurance.

Excluding damage caused by course of play, failure to apply fertilisers, wear and tear and maintenance equipment.

Limit

£200,000 for all claims in any one period of insurance.

Features and benefits

Compulsory course alterations

Cover for costs associated with compulsory course alterations you are forced to make because of legal orders.

Emergency services damage to the grounds & premises

Cover for damage caused by the emergency services providing this is not the result of a police raid.

Trace and access

Cost of locating the source of a leak of oil or water at the premises.

Non-negligent third party property damage

Cover for damage to third party property caused by your members taking part in golfing activities at your club.

Archaeological costs

Cover for archaeological costs that may follow an insured event.

Planning (Listed Building and Conservation Areas) Act 1990

Cover for the additional costs of meeting conditions made by your local authority under this legislation, or its equivalent in Scotland and Northern Ireland, after an insured event.

Significant exclusions and limitations

Excludes disputes that started before cover with us began.

Limit

£15,000 any one claim and £50,000 for all claims in any one period of insurance.

Limit

£50,000 any one claim.

Limit

£1,000 any one claim.
£10,000 for all claims in any one period of insurance.

Excluding analysis of undamaged portions and any below-ground excavations.

Limit

£250,000 any one claim.

Limit

(under the extension)
20% of the buildings sum insured.

Features and benefits

Cancellation cover

Covers your lost outlay following the cancellation of club competitions.

£5,000 'all risks' cover for unspecified property

Cover for contents such as cups trophies and computer equipment whilst away from the premises.

For an additional charge, cover is available for items away from the premises such as club exhibits which exceed the limits shown. You must specify these items to us.

Plant and machinery

Cover for physical damage to irrigation equipment, golf buggies, motorised caddies, mechanical course maintenance equipment and agricultural vehicles.

Property in the open at the premises

Course garden furniture and ornaments.

Plus signage outside but in the vicinity of the premises, fixed lighting, monuments and memorials.

Personal belongings

Cover is provided for the personal belongings of your directors, trustees, officials, partners, employees and members.

Significant exclusions and limitations

Excluding cancellation or curtailment of Society Championships or due to inadequate support or withdrawal of support.

Limit

£5,000 for all claims in any one period of insurance.

Excluding theft, malicious damage, storm or flood in respect of moveable property left in the open.

Excluding theft from unattended vehicles unless the vehicle is locked, the property hidden from view, and there is evidence of a forced entry.

Limit

Unspecified items

£1,000 for any one item and up to £5,000 for all claims in any one period of insurance.

Cups and Trophies

£5,000 any one claim

(no single article limit applies to these items).

Specified items

Sum insured as shown on the schedule.

Limit

Sum insured as shown on the schedule.

Limit

For theft or attempted theft or malicious persons
£1,000 any one item and £25,000 any one claim.

Limit

£20,000 for all claims in any one period of insurance.

Limit

£2,500 per director trustee official partner and employee.

£1,000 per member.

Equipment breakdown

Note: only available if Property damage cover is selected.

Features and benefits

Pays to repair or replace electrical or mechanical equipment which breaks down. This includes lifts, central heating, air conditioning systems, irrigation equipment, golf buggies and retail equipment such as bar code scanners and credit card payment systems.

Breakdown of computers anywhere in the EU

Significant exclusions and limitations

Excluding in private dwellings: kitchen and food preparation equipment, laundry and cleaning equipment and audio-visual equipment and anything manufactured by you for sale.

The excess for this section is £250 with the exception of the items detailed below.

Irrigation equipment, golf buggies, ground maintenance equipment and utility vehicles with a horsepower of less than 15HP where the excess is £500.

For utility vehicles and tractors with a horsepower between 15 and 25HP the excess is increased to £1,000.

Limit

£5,000,000 in any one period of insurance.

Limit

£250,000 in all for all claims in any one period of insurance.

Business interruption

Note: only available if Property damage cover is selected.

Features and benefits

Loss of revenue

Covers your trading losses following an event insured under the Property damage section. Also pays for the extra costs to keep your organisation running and minimise your loss of revenue

Cover is provided up to a period which can be 12 months, 18 months, 24 months or 36 months (the maximum indemnity period).

Specified disease, food poisoning, defective sanitation accidentally caused, vermin

Loss of revenue or additional expenses if they happen at your premises and restrictions are then placed on the premises by the competent local authority. The specified diseases that we cover are listed in the policy document. Also covers murder, rape or suicide occurring at the premises.

Significant exclusions and limitations

For murder, food poisoning, defective sanitation and vermin extension the maximum indemnity period is three months.

Limit

£250,000 or 25% of the loss of revenue sum insured, whichever is the less (can be increased upon request).

Liabilities

Features and benefits

Employers' liability

Cover against legal liability for injury to employees.

Public & products liability

Cover against injury to others or damage to their property. Legal costs and expenses payable in addition.

Member's personal liability

Cover for claims made against individual members of your golf club for accidental injury of any person or damage to their property whilst playing golf at your club.

Member to member liability

Cover for claims made against any member of your golf club by a fellow member and the claim is such that we would have insured you if you had caused the injury or damage.

Prosecution defence costs

Legal costs and expenses for defending prosecutions under the Health and Safety at Work Act, Consumer Protection Act or Food Safety Act.

Corporate manslaughter

Legal costs and expenses for defending prosecutions under Corporate Manslaughter legislation.

Significant exclusions and limitations

Limit

£10,000,000 any one claim including legal costs and expenses (£5,000,000 if terrorism related).

Legal costs and expenses for claims arising from the USA or Canada are included within the limit of indemnity.

Limit

Public liability cover is for any one event
Products liability cover is for any one period of insurance.

Limit of indemnity £5,000,000.

Limit

£5,000,000 any one claim.

Limit

£500,000 any one claim.

Limit

£1,000,000 for all claims in any one period of insurance.

Directors and officers liability

Features and benefits

Covers the personal liability of your directors and officers incurred in their official capacity.

Cover is provided on a 'claims made' basis which means it covers claims made against you - and notified to us - during the period of insurance, therefore it is most important that as soon as you become aware of any claim being made against you, or any circumstances that might reasonably be expected to bring about a claim, you notify us in writing.

Significant exclusions and limitations

Excluding the consequence of any circumstances known to you at the inception of this insurance which might reasonably be expected to produce a claim.

Limit

Limit of indemnity as shown as your schedule.

Legal expenses

Note: to ensure an expert service the cover under this section is arranged by us in conjunction with DAS Legal Expenses Insurance Company Limited (DAS).

Features and benefits

We will protect your legal position in the areas shown below.

In civil claims it must be more likely than not that the insured person will recover damages or make a successful defence of their claim.

Employment disputes and compensation awards

Employment disputes

Cover to protect your legal position on a range of employment or business disputes

Compensation awards

Where we agree to cover your claim under employment disputes, we will also pay for any compensation award.

Statutory licence protection

Cover for representing you in appealing to the relevant authority following loss of your licence or British Standard Certificate of Registration.

Value added service

All provided by DAS:

- Commercial legal advice helpline.
- Tax advice helpline.
- Counselling helpline for your employees and their immediate family who live with them.
- Employment manual and DAS businesslaw – offering online employment and business law guidance.

Significant exclusions and limitations

Excluding costs and expenses before DAS's written acceptance of a claim.

Excluding claims reported more than 180 days after the date you should have known about the incident.

Limit

£100,000 each claim for legal expenses.

Excluding disputes in the first 90 days of this cover being provided.

Excluding, if the dispute arises within the first 180 days of cover being provided, any dispute with an employee who was subject to a warning within the 180 day period before cover started.

Excluding disputes arising under TUPE Regulations 2006 or the Transfer of Employment (Pension Protection) Regulations 2005 and any amending legislation.

Limit

Up to £1,000,000 for all claims in any one period of insurance.

Excluding original or renewal applications.

Excluding licence appeals relating to motor vehicles.

Money

Note: where mentioned 'business hours' means any time when anyone with responsibility for money is in attendance at the premises for the purpose of your business.

Features and benefits

Non-negotiable money such as crossed cheques, money orders and vouchers.

In transit, bank night safe or on the premises during business hours.

While in a locked safe at the premises outside of business hours or other specified location.

While in gaming and vending machines contained in a locked steel security cabinet.

For any other loss.

Losses due to dishonesty of employees as long as the loss is discovered within 28 days of its occurrence.

Significant exclusions and limitations

Limit
£250,000.

Excluding cash over £3,000 unless accompanied by at least two persons whilst in transit, for cash over £5,000 we require three persons and a professional security firm is required if over £10,000.

Limit
£12,000.

Limit
£5,000.
(£2,500 if not in an alarmed area)

Limit
£500 any one machine.

Limit
£500.

Limit
£2,000 per employee and £5,000 in total any one period of insurance.

Features and benefits

Fraudulent use of credit and debit cards – covers any cards used in connection with your business.

Identity theft – covers any reasonable and necessary expenses you incur if your identity is used by a third party to obtain credit, against your knowledge. We'll cover the identity of the business as well as that of the individual directors, trustees, partners or employees.

Significant exclusions and limitations

Excluding fraudulent use of credit cards where the issuer's terms have not been complied with, or losses arising from fraudulent use by the policyholder and/or the directors, trustees or partners.

Limit

£1,000 per card any one period of insurance.

Excluding identity theft costs not agreed by us in advance.

Limit

£1,000 for all claims in any one period of insurance.

Fidelity

Note: only available if Money cover is selected.

Features and benefits

Covers losses caused by an act of fraud or dishonesty of an employee, club steward or club professional. Including auditors' fees which you incur to substantiate the loss.

Significant exclusions and limitations

The standard excess for this section is £350.

For claims over £25,000, the excess is increased to £1,000.

Limit

£100,000 any one period of insurance.

Goods in transit

Note: only available if Property damage cover is selected.

Features and benefits

Your stock can be covered for accidental damage whilst in transit by road vehicles operated by you.

Transits can be anywhere in the United Kingdom and the Republic of Ireland.

Significant exclusions and limitations

The standard excess for this section is £350.

Excluding theft where your employees are involved.

Excluding goods spoiled by the failure of a vehicle's refrigeration equipment.

Conditions apply in respect of theft from unattended vehicles.

Limit

£1,000 any one occurrence and £5,000 in the aggregate.

Personal accident

Features and benefits

Cover for your permanent employees and any member of the committee against accidental injuries whilst working for the business.

We do not apply an age restriction for this cover.

Significant exclusions and limitations

Excluding certain hazardous sports or activities as detailed in the policy.

Limit

Death, Loss of limb(s) or Loss of eye(s) or Permanent total disablement £20,000.

Temporary disablement from carrying out normal occupation £200 per week.

Loss of registration or licence

Note: only available if Property damage cover is selected.

Features and benefits

Covers the depreciation of your financial interest in the premises, and your loss of income, following cancellation of the premises licence granted under the Licensing Act 2003.

See the Legal expenses section for legal costs in appealing when your licence may be lost.

Significant exclusions and limitations

Excluding losses caused by your own acts or omission.

Limit

£100,000 any one period of insurance.

Motor third party liability

Note: only available if Property damage cover is selected.

Features and benefits

Cover for motor liability insurance you are required to have by law for vehicles you use on the golf course (and which may occasionally be used on roads).

You tell us the vehicles you wish to insure under this section.

Significant exclusions and limitations

Excluding any kind of damage to the vehicle.

Excluding vehicles not registered for road use and which do not have a registration number unless we have agreed otherwise.

Excluding damage to property being transported in the vehicle.

Limit

Death or bodily injury

Unlimited.

For damages and legal costs

£5,000,000.

Notes

Notes

For further information on any of our products, please speak to your insurance broker.

Or visit us at **www.ecclesiastical.com**

Ecclesiastical Insurance Office plc (EIO) Reg. No. 24869. This company is registered in England at Beaufort House, Brunswick Road, Gloucester, GL1 1JZ, UK. EIO is authorised and regulated by the Financial Services Authority and is a member of the Financial Ombudsman Service and Association of British Insurers.