



THE SHRUBBERY HOTEL
SOMERSET CRICKET LEAGUE

Hon. Secretary
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Insurance Arrangements for Season 2010

This letter requires immediate attention and response from ALL clubs.

1. You will recall the information that I have sent to you in previous years regarding Public Liability Insurance and the block league policy for all clubs. Most clubs took advantage of the policy and joined the scheme.
2. The Committee has determined that it will again make this facility available to all member clubs for 2010. I have been able to use the large 'buying power' of a big organisation, such as the SCL, to get attractive rates for cricket insurance for the member clubs.

As last year, I have negotiated a firm commitment from Mann Broadbent Ltd., to provide £5m Public Liability (including Products Liability) plus £5m Employers Liability (free for volunteers) **for the exact same cost of £20 per team.** This premium also includes Insurance Premium Tax. Mann Broadbent Ltd. now use Sagicor Underwriting Limited for the scheme cover. The one alteration from last year will be that the Employers Liability which is free of charge to volunteers is reduced from £10m to £5m.

3. DEFINITIONS

- a) **Public & Products Liability** – This policy provides cover in respect of legal liability for damages including claimant legal costs for:-
 - Accidental injury to any person excluding persons employed
 - Accidental loss or damage to third party property
 - Nuisance and trespass (excluding deliberate acts)
 - Legal Defence costs in defending proceedings arising from a breach of statutory duty resulting in bodily injury, death or disease or loss of or damage to property incurred with the company's written consent.
- b) **Employers Liability** – provides cover in respect of legal liability for:-
 - Bodily injury, death disease or illness to any person employed including unpaid volunteers. (Up to 5 paid employees may be added at an additional £75.00 per annum).
 - Legal Defence costs in respect of proceedings arising from a breach of the Health & Safety at Work Act 1974 where there has been no actual injury.

4. The rule change that was passed at the AGM in November 2006 **made it mandatory** that any club in the SCL should have public liability insurance and display a copy of the policy in the clubhouse. See Rule 3 (e).
5. Clubs that have teams in other leagues may also take advantage of this cover for the same price per team. However, **these clubs must advise me as soon as possible** of these teams and the league/competition that they play in. This worked very well last year.
6. If a club fields a team in a midweek league or a Sunday league then this team must be added **as an extra team** to the club's list and will be charged at £20. I **must** have details of these teams if you plan to be part of the SCL Scheme, as they must be covered.
7. This cover, for the number of teams that play on the main 'cricket day' Saturday, also covers other friendly cricket matches/cup teams/youth teams that represent the club during the week and training/ practice sessions. **I have set out details of a typical example:-** a club has one Saturday team in SCL; one team in the West Somerset League; one team in a midweek league and three youth teams of different ages in local leagues. The cost for the club will be 3 teams @ £20 = £60. Any friendlies or youth cricket or training is absorbed in the league teams' premiums. I should be happy to help any club cost its Public Liability cover if you contact me
8. **ALL clubs must complete the enclosed form and return it to me by February 28th 2010.** This date has been chosen as most insurance for cricket clubs run from March 1st. This will enable me to arrange insurance for those clubs that choose to participate in the League's policy and add their extra teams to the cover. Clubs that do **NOT** wish to participate **MUST also** return the form to indicate that they have provided cover for their club from an alternative source. **If you return the form to me then I can assure you that you will be covered from March 1st when most cover starts. Otherwise your cover will not start until after I have submitted your details.**
9. A number of clubs have informed that other policy premiums are higher and these clubs have indicated that they are planning to transfer to the Somerset League's Scheme and buy their additional cover (eg. personal accident; pavilion and machinery buildings; playing and ground equipment; bars and drinks; trophies etc.) as a 'bolt on extra' from an insurance provider in the same way as they would with the ECB insurance.
10. The League's Insurance provider, Mann Broadbent Ltd., will also deal directly with member clubs for other insurance covers that may be required. The quote that you will receive for any of these extra services noted in the previous paragraph will be made directly between the Club and the Company and will not involve the League in the administration. However, if you advise Mann Broadbent Ltd. of your League membership you will receive a 7.5% discount. **(A prospectus can be obtained from Mann Broadbent – 01905 612336).**
11. My further advice to you is that you take a rational look at your other insurance needs and ask whichever insurance company you choose to quote on those needs only otherwise you may find that you have unnecessary costly elements which you will be paying for.
12. **Note. The League will pay the premiums for your Public Liability insurance at the time of enrolling you in the system and the League's Treasurer will invoice clubs at a later time in the season. Please DO NOT send any money now.**

Ray Hancock, Hon. Secretary

Please return the attached form by February 28th 2010 to:-

Ray Hancock, The Jays, Moss Lane, Ruishton, Taunton TA3 5LJ

This form needs an original signature for legal reasons and therefore has to be sent by post.



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Section A

To be completed by clubs that wish to join the Somerset Cricket League Public Liability Insurance Scheme through the League's block policy with Mann Broadbent Ltd.

Name of Club

Name of Team 1 to be covered

League in which team plays

Name of Team 2 to be covered

League in which team plays

Name of Team 3 to be covered

League in which team plays

Name of Team 4 to be covered

League in which team plays

Name of Team 5 to be covered

League in which team plays

Name of Team 6 to be covered

League in which team plays

I understand that this club will be covered for Public Liability/Employers Liability Insurance at the cost of £20 per team listed above and will be invoiced for this payment on the invoice sent at the end of the season.

Signed Date

Print name and official club position here **PTO**



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Section B

**To be completed by clubs that DO NOT wish to join
The Somerset Cricket League Public Liability Insurance Scheme.**

Name of Club

This club does not wish to participate in this scheme for the coming Season 2010.

This club has a Public Liability Insurance Policy with (name of company)
..... Policy Number

A copy of the appropriate Insurance Policy will be displayed in the Cricket Club's Clubhouse/Pavilion

Signed Date

Print name and official club position here

This club may be interested in participating in the SCL Insurance Scheme in future years.

Signed Date

Print name and official club position here

PTO

**Please return this form by February 28th 2010 to:-
Ray Hancock, The Jays, Moss Lane, Ruishton, Taunton TA3 5LJ**