ENGLISH CHESS FEDERATION
CHESS CLUBS AND CONGRESS INSURANCE

EFFECTIVE 1st OCTOBER 2009

We invite you to subscribe to a block insurance policy taken out by the ECF to cover chess clubs.

All clubs should hold at very minimum, public liability insurance. In the compensation culture we now find ourselves, even the most obscure/absurd accidents/losses can result in a claim for compensation. Without public liability insurance all club officials and members could be held personally liable.

It is hoped that the policy, which covers loss of or damage to clubs playing equipment and trophies, fire and theft of members' and visitors' personal effects and public liability, will offer a saving on the premiums usually charged when buying a policy independently.

The policy, which has been specially tailored for the ECF, is underwritten by Aviva Insurance UK Ltd - the UK's leading insurer. The heavy underwriting losses experienced by liability insurers generally have resulted in insurance companies raising their premiums significantly. However, this block insurance policy still remains extremely competitive and we hope you will take advantage of the ECF Scheme.

FINANCIAL SERVICES AUTHORITY REGULATION
You may have heard that the insurance industry is now regulated by the Financial Services Authority. We are pleased to advise that we are able to transact insurance mediation activities as appointed representative of Royminster Ltd, who have acted on our behalf for many years.

ADMINISTRATION AND FEE
The premium is very competitive because most of the administrative work is done by the ECF Office. However to cover our increased costs of administration, we do make a small charge of £15.00 per policy.

CONFIRMATION OF COVER AND RENEWAL
Policy cover is effective from the time your proposal form has been accepted and the full premium paid, and expires 30th September 2010.

Please note that the policy is not automatically renewed however each year we will invite renewal.

IMPORTANT: THE ECF HAS NO AUTHORITY TO GIVE COVER BY TELEPHONE, PROPOSAL FORMS MUST BE FULLY COMPLETED AND VALUATIONS PROVIDED WHERE NECESSARY. FULL CLAIMS INFORMATION MUST BE PROVIDED. FAILURE TO PROVIDE ALL THE ABOVE INFORMATION MAY RESULT IN YOUR APPLICATION BEING REFUSED OR MAY PREJUDICE A FUTURE CLAIM.

Proof of posting is not proof of receipt, so if this is likely to be important we suggest Recorded Delivery. In **urgent cases only,** and by prior telephone agreement accompanied by payment by credit card, applications by fax can be accepted provided they are complete and signed, with the original to follow in the post.

COVER DATE
Although the block policy renewal date is 1st October, clubs can join the policy at any time. Interim joining rates are shown on the Proposal Form.

POLICY COVER
The minimum policy premium provides the following standard cover:

Property – All Risks anywhere in the United Kingdom including transit.

Property Insured	**Sum Insured**
Chess Equipment & Accessories including Trophies Limit any one item £500	£500

Property – Fire and Theft.

Personal effects (including clothing) while in any club, house, hut, sports pavilion or venue of any event. Limit any one item £250	£250

Public and Products Liability

Standard Limit of Indemnity £1,000,000 (extendable to £5,000,000)

VARIATIONS
You can tailor the policy to increase the liability indemnity limit up to £5,000,000, and or increase the club equipment, trophies sum insured.

Please note, the policy is subject to a £25 property damage/loss claims excess.

VALUATION
IMPORTANT: (Basis of cover) : The policy is on a REPLACEMENT AS NEW basis, you should list chess equipment at its replacement cost, any underinsurance will result in claim settlements being subject to average. In the case of items exceeding £1000, no cover will apply unless a recent written valuation is supplied.

Items must be listed at the full replacement cost and individual details need only be given if an item is valued over £500. A written valuation is required if an item is valued over £1000.

THE POLICY
A summary of cover is enclosed, together with Key Facts about the insurance services provided by ECF and Royminster Ltd.. A cover schedule will be issued following successful application.

The policy wording consists of many pages therefore the printing and postage costs are prohibitive. If you require a full wording we are happy to issue you with one, however we will need to make an additional charge of £5.00. Alternatively if you can supply an Email address, the document can be sent electronically free of charge.

PREMIUM AND POLICY QUERIES
Due to the complexities of insurance policies, we have agreed to limit our handling of this scheme to administration only. All queries you may have regarding the policy cover will be handled by Royminster Ltd, 184 Queens Road, Hastings, East Sussex, TH34 1RG. tel: 01424 433555, fax: 01424 420251, email: clive@greeninsurance.co.uk.

PROPOSAL FORM

ENGLISH CHESS FEDERATION
CHESS CLUBS AND CONGRESS INSURANCE

Contact Name:…….

On Behalf of (Proposer)…….

Address……
……
…….Postcode……..
Tel No. (…….) …….Fax No. (……)……Email Address……..

Cover Required From: ……

Standard Cover includes:-

Property – All Risks anywhere in the United Kingdom including transit.

Item	Property Insured	Sum Insured
A.	**Chess Equipment & Accessories including Trophies**	
	Limit any one item £500	**£500**

Property – Fire & Theft.

B.	**Personal effects (including clothing) while in any club, house, hut, sports pavilion or venue of any event.**	
	Limit any one item £250	**£250**

Public and Products Liability
Limit of Indemnity £1,000,000, £2,000,000 or £5,000,000 (Delete as appropriate)
Note: Claims can sometimes exceed the limit of indemnity, it is therefore important that you choose a level of cover which provides an adequate level of indemnity. If a claim exceeds the limit of indemnity, you and your members could be held responsible for the uninsured loss).

	Standard Cover Premiums				
Public Liability Indemnity Limit	**Effective from 1St October 2009**	**Effective from 1st January 2010**	**Effective from 1st April 2010**	**Effective from 1st July 2010**	**ECF Fee**
£1,000,000	£ 79.00	£71.00	£63.00	£57.00	£15.00
£2,000,000	£114.00	£102.00	£90.00	£80.00	£15.00
£5,000,000	£152.00	£138.00	£120.00	£105.00	£15.00

Select the appropriate indemnity limit, the premium will be dependent on when you join the scheme, as shown in the table. Enter the appropriate figure in the Final Premium Calculation box on the last page.

Questions – Please answer fully.

1. Policy Wording
Do you require the policy wording by Email? Yes/No (delete as necessary)
If required by post, add £5.00 administration fee as per the Final Premium Calculation below**.**

2. Chess Equipment & Accessories including Trophies cover
Please list below your Chess Equipment, Accessories and Trophies and show their full replacement cost as new. Continue on a separate sheet and attach if necessary.

It is not necessary to list items where the individual replacement cost is less than £500, a group value such as "Trophies £750" will be sufficient.

Item / Item Group Description	**Replacement Value**
Total Value (A)	**£**

The Standard Policy premium includes cover for a total value of up to £500.

If the Chess Equipment, Accessories and Trophies Replacement Value exceeds £500 the insurance premium is calculated at £2.50 for every £100, or part thereof, of value in excess of £500.

e.g A total value of £2300, would cost £2300 less £500 = £1800 x 0.025 = £45.00

Easy Calculator – enter your figures to calculate the additional premium
Total Value in (A) = £ less £500 = £ x 0.025 = £_____ (enter figure in box below)

3. Claims History
Please detail below any claims which have occurred during the last 5 years, noting the claim date, circumstances and settlement amount, if any.

……
……
……

Final Premium Calculation

Standard Policy Premium	**£**
Additional Premium - Chess Equipment, Accessories and Trophies	**£**
ECF Fee	**£ 15.00**
Policy Wording Fee £5 (see question 2.)	**£**
Total Policy Premium	**£**

All premiums include Insurance Premium Tax at 5%.

4. In respect of the insurances you are applying for, have you or the club ever:

a. had a proposal for insurance declined or policy cancelled or refused? YES/NO

b. had any special terms or conditions imposed? YES/NO

c. been convicted or charged (but not yet tried) or been given an Official Police caution, in respect of any criminal offence? YES/NO

d. been the subject of any County Court Judgements or Sheriff Court Decrees? YES/NO

e. been declared bankrupt or insolvent or been disqualified from being a company director been involved as owner Director or Partner with any company which went into receivership, administration or liquidation? YES/NO

Material Facts
All facts which might affect the acceptance of this insurance must be disclosed in the additional information section or by covering letter. If you are unsure whether a fact is material or not it is your duty to disclose it. Failure to disclose all material facts which might affect the acceptance of this proposal could result in the insurance cover being restricted or made void.

Declaration

I hereby declare that I am authorised by the Proposer to complete and sign this Proposal Form and do so after making reasonable enquiries from members if necessary. All material facts have been disclosed, and to the best of my knowledge and belief the particulars set forth herein are true. I agree that if any of the said particulars have been written by any other person, such person shall, for that purpose be regarded as my agent and not the agent of the insurer.

Signed……Name……..

Capacity…….Date……

Additional Information
……
……

PREMIUM PAYMENT

PLEASE ATTACH A CHEQUE PAYABLE TO – ENGLISH CHESS FEDERATION.

AND RETURN THIS FORM TO:-

ENGLISH CHESS FEDERATION
THE WATCH OAK
CHAIN LANE
BATTLE
EAST SUSSEX
TN33 0YD

For office use:-

Received by ECF office……
Cover confirmation sent……..

This insurance is placed by:-

ROYMINSTER LTD
T/As GREEN CAMPBELL FISK
184 QUEENS ROAD
HASTINGS
EAST SUSSEX
TN34 1RG

TEL: 01424 433555

UNDERWRITERS
AVIVA INSURANCE UK LTD
POLICY NUMBER: 23556127 CCI
BRIGHTON BRANCH
157/159 Preston Road, Brighton

Tel: 01273 550111