

**Your Insurance Requirements**

I am pleased to confirm the details upon which the basis of the renewal of your policy is invited.

You have requested the following cover:

**Risk Address:** **BIRCHINGTON BOWLS CLUB & TENNIS COURTS**  
**Beach Avenue, Birchington, Kent, CT7 9JS**  
**Business Description:** The sporting activities of the sports shown on the Schedule and the non-playing activities of the Insured

Requirement	Details
Buildings – Clubhouse with 3 Outbuildings: Clubhouse is timber framed, breeze block with timber cladding and pitched slate roof. The 3 outbuildings which are timber cladding with pitched slate roofs consist of Mower Shed; Equipment Shed and Men's Changing rooms which is used for garden furniture storage in winter.	£ 15,986
Floodlights	£ 0
Air Halls	£ 0
Outdoor Playing Surfaces including Irrigation System	£ 50,000
Contents including Machinery and Equipment	£ 10,712

Please note that there may be further cover applicable that is not detailed here. Please refer to your policy schedule for full details.

Where indicated, the following optional covers are included:

Option	Selected
Civil Liability	Insured – Limit of Indemnity £5,000,000
Directors', Officers' & Trustees' Liability	Insured – Limit of Indemnity £250,000
Employers' Liability	Insured – Limit of Indemnity £10,000,000
Enhanced Legal Protection	Not Insured <span style="float: right;">255</span>
Personal Accident	Insured - Committee Members, Employees and All <del>128</del> club members
Public/Product Liability	Not Insured – Refer to the Civil Liability
Specified All Risks	Not Insured
Subsidence	Insured - £1,000 excess each and every claim
Terrorism	Not Insured

In addition to the Standard Terms and Conditions as described in our policy wording the following additional clauses have been applied to your cover:

- Removal of Trees – Cover Enhancement
- Contract Works – Cover Extension
- Liability Extension
- Property Damage: Removal of Keys
- Money: Removal of Keys
- New: Waste Warranty
- New: Personal Accident – Cover Extension

**5 Years Claims Experience;** being all incidents, losses or claims which your club has incurred in the last 5 years including events which have or could have resulted in a claim relating to covers to be insured under this Policy (whether insured or not at the time of the loss is:

Date of Loss	Details of Loss/Incident	Settlement Amount
27 <sup>th</sup> January 2017	Escape of Water	£4,704.76