

Club Insurance

After detailed negotiations with our insurance brokers, the Welsh Bridge Union is delighted to continue with the provision of valuable service for all of our affiliated clubs, whether or not you currently use the insurance services provided by Osbornes.

The Union will offer an individual policy for all clubs, regardless of size with an unbeatable package of cover at a very economic price. For clubs that are interested, the facility will be available immediately. If you wish to proceed with this, all we will need is your club name and the location of where you meet, and the start date required. If you require any additional policy details, as described below, you will also have to contact Osbornes directly for just those parts. All administration will be carried out by Osbornes and premiums will be paid directly to the brokers. The WBU will provide any other documentation required by the brokers. Further information is available from Neville Richards CEO on 01597 850050.

Policy arranged by:

Osbornes Insurances Oxford Limited

Insurance House 46B

North Street

Thame

Oxfordshire

OX9 3BH

Tel: 01844 213161 Fax: 01844 261180

admin@osbornesins.co.uk www.osbornesins.co.uk

PACKAGE COVER

All clubs whatever the size of membership.

LIABILITY

Employer's Liability Limit of Indemnity £10,000,000 (wageroll limit is £10,000 per annum) Public Liability Limit of Indemnity £ 5,000,000 Products Liability Limit of Indemnity £ 5,000,000 The above is extended to automatically include: Member to Member Liability Leased and Rented Premises cover Libel & Slander (limit of indemnity £250,000)

CONTENTS

This includes trophies, computers, furniture, bridge equipment etc. for All Risks Cover anywhere in the UK with a £25 excess. Sum Insured £3,000

MONEY

Any Loss of Money either at a bridge club venue £250 Loss of Money at home of authorised person £250. Premium £73.20 in total (Current at September 2015 including insurance tax and £7.50 Osbornes administration fee)

ENHANCED COVERS (above the package cover) For clubs that require higher sums insured and optional covers the rates areas below for any balance of cover required: (contents is a new reduced rate per £100) Contents etc over £3,000 £3.00 per £100 on balance above £3,000 Money Cover limit up to £500 £18.25, £750 £20.21

PREMIUMS ON REQUEST

Employer's Liability with wageroll over £10,000 Buildings Cover including Property Owners Liability Business Covers such as Stock of Drink & Food and Bar furniture, refrigerated stock, office equipment etc.