



ENGLISH CHESS FEDERATION
CHESS CLUBS AND CONGRESS INSURANCE

COVER PERIOD 1st SEPTEMBER 2024 TO 31ST AUGUST 2025

We invite you to subscribe to the English Chess Federation (ECF) chess clubs insurance policy underwritten by Allianz Insurance plc – a leading global insurer.

Any club re-subscribing to the policy has until the 14th September 2024 to renew cover effective from the 1st September 2024.

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

The entry level policy covers public liability of £1m, loss of or damage to clubs playing equipment and trophies to a value of £500, fire and theft of members' and visitors' personal effects to a value of £250.

ADMINISTRATION

The insurance policy is administered by Green Insurance Group a trading style of Brown & Brown Insurance Brokers (UK) Ltd.

CONFIRMATION OF COVER AND RENEWAL

Policy cover is effective from the time your application form has been accepted and the premium paid in full.

IMPORTANT:

THE APPLICATION FORM MUST BE FULLY COMPLETED.
VALUATIONS MUST BE PROVIDED WHERE NECESSARY.
FAILURE TO PROVIDE ALL THE ABOVE INFORMATION MAY RESULT IN
YOUR APPLICATION BEING DELAYED/REFUSED OR PREJUDICE A FUTURE
CLAIM.

Application forms can be accepted by email accompanied by premium payment direct to our bank, please see PREMIUM PAYMENT METHOD in the application.

COVER DATE

Although the policy renewal date is 1st September, clubs can join the policy at any time. Interim joining rates are shown on the Application Form.

SUMMARY OF COVER

The policy provides the following standard cover:

Public and Products Liability

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

Please note, the policy is subject to a £500 third party property damage excess meaning you are responsible for the first £500 of a claim.

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

Property Insured	Sum Insured
Chess Equipment & Accessories including Trophies Single article limit £500	£500

Property – Fire and Theft.

Personal effects (including clothing) while in any club, house, hut, sports pavilion or venue of any event. Single article limit £250	£250
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VARIATIONS

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

Please note, the policy is subject to a £25 property damage/loss claims excess meaning you are responsible for the first £25 of a claim.

VALUATIONS

The policy provides REPLACEMENT AS NEW cover, you should list chess equipment at its replacement cost, underinsurance may result in claim settlements being reduced. In the case of Trophies individually valued over £10,000, cover cannot be granted without a copy of an expert written valuation issued in the last 5 years.

Only items individually valued over £500 should be specified in the application.

COVER CONFIRMATION

Confirmation of cover will be issued following successful application.

PREMIUM AND POLICY QUERIES

For all queries relating to the policy please contact:-

Green Insurance Group (a Trading Style of Brown & Brown Insurance Brokers (UK) Ltd)
Unit 1.03
High Weald House
Glovers End
Bexhill on Sea
East Sussex TN39 5ES
Email: ecf@greeninsurance.co.uk.
Tel: 01424 612491 / 612484
Contacts: Lisa Quinlan & Klare Beecroft



APPLICATION 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
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Public and Products Liability

**Indemnity is provided within the geographical limit of the United Kingdom only.
Extended operations must be referred for a separate quotation.**

Limit of Indemnity £1,000,000 (higher limits up to £5m are available)

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.

Questions – Please answer fully.

1. Area of Operation.

Does your Club only operate in the United Kingdom? YES/NO

2. Chess Equipment & Accessories including Trophies cover

Please list on the next page 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)	£

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.

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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

5. CHILD PROTECTION POLICY – ABUSE EXTENSION

The policy provides indemnity against legal liability, limited to £1m as found in policy Clauses S/8/1, S/10/1 and S/11/1 – details of which can be found in the accompanying Allianz renewal schedule.

It is a condition of the insurance policy cover that clubs comply with ECF Child Protection Policy - details of which can be found on the ECF website. Has your club adopted this policy? YES/NO

IMPORTANT

If there have been any occurrences of abuse which could give rise to a claim, you must declare full details.

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.

PREMIUM CALCULATOR

Public Liability Indemnity Limit	Standard Cover Premiums			
	Effective from 1 st September 2024	Effective from 1 st December 2024	Effective from 1 st March 2025	Admin Fee
£1,000,000	£152.32	£114.24	£76.16	£10.00
£2,000,000	£193.76	£145.32	£96.88	£10.00
£5,000,000	£268.80	£201.60	£134.40	£10.00

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 below.

The Standard Policy premium includes cover for a total value of up to £500 of Chess Equipment, Accessories and Trophies . If the value exceeds £500 the insurance premium is calculated at £2.80 for every £100, or part thereof above £500.

For Example

A total value of £2300, would cost £2300 less £500 = £1800 x 0.028 = £50.40

Easy Calculator – enter your figures to calculate the additional premium
 Total Value in (A) = £ less £500 = £ x 0.028 = £ _____ (enter figure in box below)

Please Note: If adding this cover during the policy year, please contact the Green Insurance for confirmation of the premium due.

Final Premium Calculation

Standard Policy Premium	£
Additional Premium - Chess Equipment, Accessories and Trophies	£
Admin Fee	£ 10.00
Total Policy Premium	£

All premiums include Insurance Premium Tax at 12%.

Declaration

I hereby declare that I am authorised by the Club to complete and sign this Application 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.....

PREMIUM PAYMENT METHOD

Payment can be accepted by bank transfer to:

Brown & Brown Insurance Brokers (UK) Limited HSBC Bank
Sort Code: 40-01-94
Account No. 00883395

PLEASE QUOTE REF: **509989620** & “the name of your club”

Please email your completed application to ecf@greeninsurance.co.uk.

For office use:-

Received by GIG office.....
Cover confirmation sent.....

Master Policy Terms and Conditions

Please see the accompanying Allianz documents.