



BMC Huts Seminar – 14th March 2015

Insurance Cover

Andy Goulbourne – Associate Director, Sport and Recreation

Huts Insurance

- Combined Liability Insurance
- Employers Liability Insurance
- Property Insurance



Combined Liability Insurance

- Public Liability

Legal liability for injury to Third Parties or damage to their property arising from the use or operation of the huts.

- Directors & Officers Liability

Legal liability for management of hut, including cover for trustees of hut trusts.

Combined Liability Insurance

- Limit of Indemnity £10m each and every claim
- Limited to £10m per policy period for Directors & Officers (Trustees) Liability claims
- Cover excludes:
 - × Circumstances where you are not legally liable
 - × Damage to your own property
 - × Breach of contract
 - × Criminal acts
 - × Injury to Employees (or volunteers acting under direction)

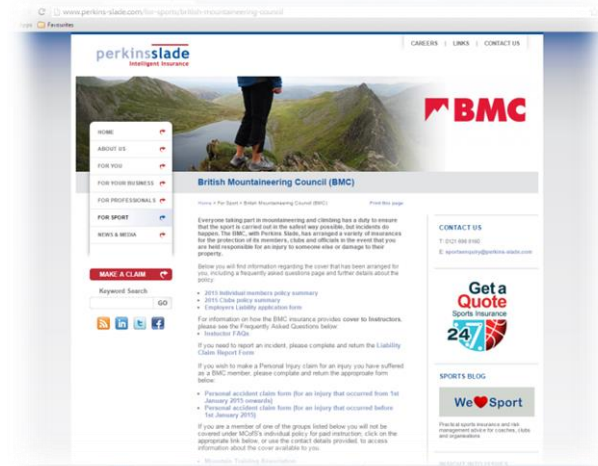
Employers Liability Insurance

- Cover for injury to Employees, or volunteers acting under direction
- Limit of Indemnity of £10m each and every claim
- Cover for light maintenance work only
i.e. work that could be carried out by a reasonably competent person without the need for specialist tools or equipment.

× Cover for Contractors All Risks is excluded

- Cover is free of charge on application via the Perkins Slade website

www.perkins-slade.com



Property Insurance

Cover transferred from RSA to Contessa at Lloyds

Standard covers remain unchanged, including:

- Buildings Insurance - £150,000
- Contents Insurance - £10,000
- Loss of Revenue - £5,000

Policy excesses:

- All claims - £100
- Storm damage claims - £500
- Flood claims - £1,500

Unoccupancy warranty applies to buildings left unoccupied for over 30 days

In the event that the Premises are unoccupied for a period of more than 30 consecutive days:

- Perils are limited to fire, Lightning, Explosion and Aircraft only
- Excluding losses arising out of any refurbishment work, renovation or building operations
- Warranted premises are secured against illegal entry and all perimeter doors, ground floor and accessible windows are boarded up and letterboxes sealed
- Warranted all services are kept switched off with the exception of partial trace heaters on water pipes/frost protection heaters/block storage heaters/fire alarm/UV water treatment plants/outside lights and water installations is properly drained
- Warranted premises are inspected internally and externally on at least a monthly basis and any defects remedied immediately. Such visits to be recorded and any evidence of forced or attempted forced entry or malicious damage to be reported to Underwriters within 7 days of discovery
- Warranted premises cleared of all combustible material

Thank you

