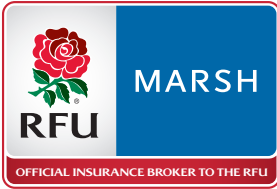


# Cover comparison

ACE cover	ClubMaster cover
Building and contents sums insured automatically increased by 5% each renewal.	Day one uplift - 25% on buildings and contents.
Standard excesses: <ul style="list-style-type: none"> <li>property damage - £500</li> <li>subsidence - £2,500</li> <li>fixed glass and sanitary ware - £100.</li> </ul>	Standard excesses: <ul style="list-style-type: none"> <li>property damage - £250</li> <li>subsidence - £1,000</li> <li>fixed glass and sanitary ware - £250.</li> </ul> Please refer to quotation/policy schedule for excesses operative.
Theft damage to buildings - limited to £25,000 for any one loss.	Theft damage to buildings - limited to £50,000 for any one period of insurance.
Personal effects of employees and club visitors - £1,000 for any one event, £1,000 per person in any one period of insurance. Subject to £100 excess.	Personal effects of club officers, committee members and employees (not visitors) - £1,500 for any one person, £20,000 limit for any one period of insurance. Subject to £25 excess per person.  Please refer to quotation/policy schedule for maximum limits operative.
Cigarettes/tobacco - £5,000 (wines and spirits excluded).	Tobacco, wines and spirits - £10,000.
Smoking canopy(s) - limit £4,000 for any one loss.	Smoking canopy(s) - limit £5,000 for any one loss and/or in the period of insurance.
<ul style="list-style-type: none"> <li>property in the open - £1,000 for any one item, £5,000 for any one event</li> <li>scrummaging machines - £2,500*</li> <li>rugby posts - £5,000*.</li> </ul> * unless higher limits requested.	<ul style="list-style-type: none"> <li>property in the open (limited to grounds maintenance equipment) - £5,000 any one item (subject to equipment being under 25 horse power)</li> <li>scrummaging machines - £5,000*</li> <li>rugby posts - £5,000*.</li> </ul> * unless higher limits requested.
Kit and balls - £2,500 unless higher limit is requested.	Kit and balls - £2,500 unless higher limit is requested.
Employee alternative accommodation - £250 per week or £10,000 during any one period of insurance.	Employee alternative accommodation - £150 per week or £10,000 during any one period of insurance.
Seasonal/bank holiday increase on stock - 25% for the six week period commencing 25 November.	Seasonal/bank holiday increase on stock 50% for the period from 1 December to 15 January.
Fire extinguisher expenses - £10,000 any one loss.	Fire extinguisher expenses - £20,000 any one period of insurance.
Club competition cancellation costs - not covered.	Club competition cancellation costs - £5,000 limit for any one period of insurance.
Frost damage - not covered.	Frost damage to pipe work - £5,000.
Deterioration of stock - £2,000 for any one refrigeration cabinet, £5,000 for any one premises. £250 excess subject to maintenance agreements being in place.	Deterioration of stock - £2,500 for any one refrigerator, maximum limit of £10,000 for any one claim. £250 excess subject to maintenance agreements being in place and refrigerators not being in excess of 10 years of age, unless specifically agreed by insurers.  Please refer to quotation/policy schedule for maximum limit operative.



ACE cover	ClubMaster cover
Loss of money on premises during business hours, out of business hours whilst in a locked safe or in transit - £15,000.	Loss of money on premises during business hours, out of business hours in a locked safe or in transit.  Please refer to quotation/policy schedule for maximum limits operative. Increased limits are available upon request.
Goods in transit - £1,000 sum insured.	Goods in transit - £2,000 sum insured.
Money assault - £10,000 capital benefits, temporary total disablement of £100 per week for 104 weeks.	Money assault - £12,250 capital benefits, temporary total disablement of £125 per week for 104 weeks.
Business interruption loss of gross revenue 12 months indemnity period – unless longer indemnity period required.	Business interruption loss of gross revenue 12, 24 or 36 months optional indemnity periods.  Please refer to quotation/policy schedule for period operative.
Book debts - £50,000 limit of indemnity.	Book debts - £100,000 limit of indemnity.
Notifiable diseases/unspecified suppliers and customers/storage sites/clean up costs - £25,000 or 5% of the gross revenue (whichever is less).	Notifiable diseases/unspecified suppliers and customers/storage sites/clean up costs - £100,000 or 15% of the gross revenue (whichever is less).
Denial of access - £50,000.	Denial of access - £100,000 or 15% of the gross revenue (whichever is less).
Failure of public utilities - £25,000 or 5% of gross revenue (whichever is less).	Failure of public utilities - £25,000.
Contract works - £50,000.	Contract works - £100,000.
Legionnaires disease - £50,000.	Legionnaires disease - £100,000 or 15% of gross revenue (whichever is less).
Engineering insurance: <ul style="list-style-type: none"> <li>▪ sudden and unforeseen damage - £125,000 limit of indemnity.</li> </ul>	Engineering insurance - optional cover.  Sudden and unforeseen damage - £250,000 limit of indemnity.  Please refer to quotation/policy schedule.
Legal expenses provides: <ul style="list-style-type: none"> <li>▪ contract disputes arising from a dispute with a customer or supplier</li> <li>▪ employment disputes</li> <li>▪ prosecution</li> <li>▪ taxation</li> <li>▪ data protection</li> <li>▪ statutory license</li> <li>▪ uninsured loss recovery contract and criminal prosecutions in respect of motor vehicles</li> <li>▪ bodily injury</li> <li>▪ debt recovery to pursue the insured's legal rights to recover money and interest due from the sale or provision of goods and services</li> <li>▪ service occupancy</li> <li>▪ jury service.</li> </ul> <p>Cover not provided:</p> <ul style="list-style-type: none"> <li>▪ property protection.</li> </ul>	Legal expenses provides: <ul style="list-style-type: none"> <li>▪ employment disputes</li> <li>▪ prosecution</li> <li>▪ property protection where the insurer will negotiate for the insured's legal rights in any civil action relating to material property which is owned by, or the responsibility of the insured, following any event which causes physical damage, nuisance or trespass in cases which may not cause the insured to lose money</li> <li>▪ aspect or tax intervention enquiries subject to a policy limit of £2,000</li> <li>▪ data protection</li> <li>▪ statutory license</li> <li>▪ bodily injury</li> <li>▪ service occupancy</li> <li>▪ jury service.</li> </ul> <p>Cover not provided:</p> <ul style="list-style-type: none"> <li>▪ contract disputes</li> <li>▪ uninsured loss recovery</li> <li>▪ debt recovery.</li> </ul>

Please refer to the policy wording for full details of the conditions which apply to this policy.