

RICHARD WESTON LTD

INDEPENDENT INSURANCE INTERMEDIARIES

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SUMMARY OF COVER - SINGLE EVENT

TYPE: All risks of physical loss or damage

INSURER: Oasis Underwriting
Subject to Major Events Form and list of equipment

INSURED CLUB: As per invoice

POLICY YEAR: As per invoice

COVERING: Orienteering equipment belonging, hired or loaned to the insured club

SUM INSURED: As per invoice (minimum premium normally covers approx. £5,000)

SITUATION: Homes of club members and secure storage locations
Elsewhere in the United Kingdom for events and club use

CONDITIONS: As per policy. Note especially:-
Sum insured and claim settlement based on replacement for equipment purchased new and "indemnity" if second-hand, i.e. replacement by similar second-hand.
Subject to average (i.e. if sum insured is lower than total value at risk, claim will be reduced proportionately).
Excess each and every loss £50, increased to £100 for theft of electronic punching equipment in the open overnight and £250 for toilets and theft from timber shed.
Timber sheds also subject to exclusion of (i) water damage other than from storm or flood and (ii) theft without forcible entry or exit.
Includes equipment in vehicle(s) of club member(s) during the day provided vehicle is fully locked when unoccupied and, in respect of electrical or electronic equipment, is concealed from view.
Includes overnight cover for unattended equipment for an event if kept in a secure building but extended to cover toilets and electronic punching equipment in the open subject to prior advice to Richard Weston Ltd and agreement of underwriters and in a situation inaccessible to the general public.
Excludes damage to tents or marquees during erection/dismantling.
Excludes wear, tear, moth, vermin and gradual deterioration.
Excludes mechanical or electrical breakdown of the equipment.
Excludes damage during cleaning/repairing/restoring any article.
Excludes breakage of brittle articles i.e. "fragile or easily broken".
Excludes loss of cash/entry fees and personal belongings etc..
Excludes consequential loss, e.g. loss of revenue/hire of replacement equipment.
Various claim conditions include a requirement to advise the Police immediately of any theft or malicious damage, whether from storage or at an event.
Various conditions apply for equipment on loan/hire from other clubs.

PREMIUM: As per invoice

ORIENTEERING CLUB INSURANCE - RISK MANAGEMENT PROCEDURES

NB – THIS INFORMATION, TOGETHER WITH A SUMMARY OF THE COVER, SHOULD BE MADE AVAILABLE TO EVENT ORGANISERS WHO MUST READ AND ABIDE BY IT FOR THE PRESERVATION OF PREFERENTIAL COVER AND/OR TERMS FOR CLUBS' EQUIPMENT INSURANCE

- Use of own club equipment is automatically included
- The equipment is covered on an “unspecified” basis, i.e. your certificate does not contain a schedule of it. However the Club’s list will be used as a guide to what is owned by the Club and it is mandatory to insure *all* your equipment
- Use of another club’s equipment is automatically included if the club is insured by us
- Use a Major Events Advice Form to arrange cover for all other hired or borrowed equipment, being sure to check the replacement value with the owner
- Controls can now be covered if put out overnight, subject to (i) prior advice to Richard Weston Limited (ii) placed in remote locations only, i.e. off paths or public spaces and (iii) only put out the day before the relevant event.
- Where there is a possibility of the extra sum insured for a single event exceeding £10,000 allow at least a week for us to negotiate the cover
- Do not use computers (portable or desktop) anywhere susceptible to damp
- Do not erect tents, particularly “marquees”, if windy conditions are forecast, or plan for a sheltered location and additional guy ropes
NB What is a “marquee”? For the purposes of this policy it is a large tent with a value in excess of £1,000, comprising a frame and heavy duty canvass roof, and curtain walls which can be split into demountable sections
- Marquees hired professionally should be insured with the owners. Our underwriters do not want to encourage including marquees on this policy
- Storage locations should be adequately secured. Garages require a manufacturer’s lock for “up-and-over” doors or a substantial padlock and hasp bolted through the door
- Do not use the storage location(s) where you keep bulky items for equipment which is susceptible to damp or of significant value. This would include maps, e-punching boxes and time clocks as well as the obvious things like computers
- Portable toilets are covered overnight but must not be left in “exposed” places, i.e. NOT on open land, lay-by or public forest track. Preferably use a farmer’s field or concealed location. These units are more attractive than you might think. If stolen they can be taken far away and profitably hired out to contractors and the like. In the event of security being marginal the units must be chained down and locked so check with the owners before committing to hire
- Ensure that electrical/electronic equipment left in an unoccupied vehicle is concealed from view and that the vehicle is fully locked
- Breakdown, whether electrical or mechanical and whether of computers or any other equipment is not covered, nor is gradually operating causes of damage such as damp, mildew or vermin
- Cash, consequential loss and cancellation expenses are not covered but we can quote for cancellation expenses with relevant details and well in advance of event
- Unexplained loss is not covered so you must ensure that all incidents involving theft are immediately reported to the Police, however bizarre that might seem to them!

Contact details for questions: Heather Copestick (Richard Weston Ltd) preferably by email info@richardweston.co.uk, or tel. 020-8543 6166 / fax 020-8543 6168.