

RICHARD WESTON LTD

INDEPENDENT INSURANCE BROKERS

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SUMMARY OF COVER - ANNUAL POLICY

TYPE:	All risks of physical loss or damage
INSURER:	Oasis Underwriting Subject to proposal and list of equipment
INSURED CLUB:	Club / secretary's name & address
POLICY YEAR:	Renewal date 1 st June. Cover for new club runs from date of order
COVERING:	Orienteering equipment belonging to or the responsibility of the insured club
SUM INSURED:	Total of maps/equipment as per list List of equipment must be supplied
SITUATION:	Homes of club members and approved storage locations Elsewhere in the United Kingdom for events and club use Whilst on hire to other orienteering clubs
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 theft from timber shed. Timber sheds also subject to exclusion of water damage other than from storm or flood and theft without forcible entry or exit. Includes temporary storage in a secure building whilst in use for an event. 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 hire to other clubs to ensure similarity with the insured club's cover.
PREMIUM:	As per invoice
IMPORTANT NOTES:	<ol style="list-style-type: none">1. Extra cover can be arranged on equipment hired or borrowed for large events, subject to additional conditions for marquees and details of siting and security of toilets.2. Clubs must insure ALL their equipment unless specially agreed, when additional terms will apply.