

Public Liability Insurance

Member Clubs must make sure that they have adequate PUBLIC LIABILITY INSURANCE, and if they have not, to take out such a policy. There have been several claims against clubs reported in recent years, and if there is no insurance, or inadequate insurance, the officers of the club may well find themselves personally liable. This is now a requirement for affiliation to ECB and SCB. A minimum of £5,000,000 is recommended.

ECB Extracover Insurance

Are you adequately insured? The Employer's Liability Debate

The ECB are strongly recommending that ALL clubs take out Employer's Liability Insurance.

Employer's Liability Insurance enables your club to meet the cost of compensation and legal fees from employees who are injured or made ill at work through the fault of the club (employer).

This is a statutory requirement under the Employer's Liability (Compulsory Insurance) Act 1969.

Now you may be saying that your club does not employ anyone BUT cover is also required for voluntary helpers such as ground staff, bar and kitchen staff, cleaners and persons under work experience etcetera WHETHER OR NOT THEY ARE GAINFULLY EMPLOYED. With the cost of defending claims as well as claims awards rising considerably it is vital that you are properly covered.

The official ECB cricket scheme, ECB *Extracover* Insurance, automatically provides Employer's Liability Insurance when a club takes out Public Liability Insurance.

Under-insurance

A common problem in property insurance is that of under-insurance. Evidence of underinsurance has arisen in dealing with claims and during visits to club premises by insurance surveyors.

It is very important that the figures you insure your club property (buildings, contents and ground machinery) for are sensible and realistic. The sum insured is the maximum amount your insurer will pay providing any loss or damage can be shown to have occurred by one of the insured perils (e.g. Fire, Flood or Theft).

If you have not increased your Buildings sum insured in the last 2 years there is a good chance you may not be adequately insured as buildings cost inflation has been rising faster than the rate of inflation and there have been recent changes to Building Regulations. These have an effect on the rebuilding cost of your Clubhouse and/or facilities.

In the event of a sum insured being inadequate, the amount paid to you following a claim will be reduced in proportion to the level of under-insurance. This is known as the 'Average' condition and is incorporated into Property insurance policies by all UK insurance companies.

There is no doubt that under-insurance can be disappointing when a loss occurs but it can potentially cause great hardship. We would urge you to seek professional guidance to check that your sums insured are adequate.

League Annual General Meeting - 2010

Wednesday 10th November 2010 at the Bill Wickham Pavilion
Buxted Park at 7.30 p.m.

League Season - 2011

Advance notice is given that in 2011 the league season will run from
Saturday 7th May to Saturday 3rd September inclusive.

Open Meeting 2011

Wednesday 6th April 2011 at the Bill Wickham Pavilion
Buxted Park at 7.30 p.m.