

ExtraCover Insurance for Cricket Clubs 2009



Specially arranged by Marshall Wooldridge Ltd

marshall wooldridge

insurance brokers and independent financial advisers

Underwritten by

Allianz 



Why should you consider the benefits of ExtraCover insurance?

- ExtraCover is the official Club Insurance Scheme of The ECB.
- Competitive Premiums and interest-free instalments
- ExtraCover is the ideal way for Cricket Clubs to insure against a wide range of risks - all in one simple policy, including:
 - Public Liability and Products Liability £5,000,000 limit of indemnity or optional £10,000,000 limit of indemnity as required (Employers Liability £10,000,000 limit of indemnity automatically included with either Public Liability and Products Liability option)
 - Accidents to Players and Members
 - Club Bags, Cups and Trophies, Non-Turf Pitches, Netting and Poles, Sightcreens and Cricket Pitch Covers, Bowling Machinery,
 - Club Buildings, Marine Cargo Containers
 - Contents/Ground Machinery, Money, Glass
 - Legal Expenses
 - Directors & Officers Liability
- We provide a flexible range of cover designed solely for Cricket Clubs, consistently meeting the needs of members for over 30 years
- Allianz's Claims service aims to provide you with a fast and reliable service
- Allianz will help you protect your Club by contributing up to half the cost of agreed risk improvements

Broker Helpline

For expert advice and assistance concerning quotations, arranging cover and settlement of claims - contact your Extracover Team at Marshall Wooldridge:

Your Broker

Marshall Wooldridge Ltd

14-16 Ivegate, Yeadon

Leeds LS19 7RE

Telephone - 0800 289301

Fax - 0113 239 1296

Email info@marswool.com

Internet www.marshallwooldridge.com

Contact for Quotes and Cover

Sara Thomas sara@marswool.com

James Carroll jamesc@marswool.com

Richard Sykes richard@marswool.com

Contact for Claims

Alec Ravenscroft alec@marswool.com

This document provides an overview of the covers available.

For full details of the cover, terms, conditions and exclusions please refer to the policy document, a copy of which is available from Marshall Wooldridge, or you can view this on our website.

All Premiums quoted include Insurance Premium Tax at 5%

Liability Cover

The ECB strongly recommends all its member clubs to take out Liability Cover.

Public and Products Liability

This section covers the legal liability of the Club, committee members, trustees, individual members and volunteers whilst engaging in club activities including official social functions for:

- Accidental injury to members of the public or accidental loss of or damage to third party property up to £5,000,000 or £10,000,000 any one claim
- Accidental injury to members of the public or accidental loss of or damage to third party property caused by Products supplied by the club up to £5,000,000 or £10,000,000 any one period of insurance

(Select the limit of indemnity of £5,000,000 or £10,000,000 as required on the ExtraCover Application attached)

The cover automatically includes:

- "Member to Member" Liability
- Manslaughter Defence costs up to £5,000,000 limit
- Terrorism up to £5,000,000 limit
- Asbestosis up to £5,000,000 limit
- Liability arising from the sale or supply of food and drink and other goods
- Financial Loss not arising out of injury or damage up to £2,000,000
- Libel or Slander up to £1,000,000
- Social functions and meetings
- Property Owners' Liability
- Car Park responsibility
- Legal and other costs and expenses in connection with the defence of any valid claim

Excluding

- The first £100 of any claim in respect of loss of or damage to third party property
- The ownership or use of any mechanically propelled vehicle where motor insurance is required by law

Employers' Liability

Employers' Liability cover is required for:

- Bar Staff, cleaners, ground staff, persons under work experience, voluntary helpers etc whether or not gainfully employed

It is also a legal requirement for clubs employing any other persons on a full or part time basis

A statutory Certificate of Insurance to display within your clubhouse will be issued at the time of certification.

This section covers the Club's legal liability to employees for death or injury happening in the course of their employment with the club up to £10,000,000 any one claim

Premium for Liability Cover

£280 per club - for Public and Products Liability up to £10,000,000 and Employers' Liability up to £10,000,000

or

£205 per club - for Public and Products Liability up to £5,000,000 and Employers' Liability up to £10,000,000

Personal Accident

The cover provides benefits to club members, players, umpires and scorers for accidental bodily injury whilst engaging in official club activities, including:

- Cricket matches, practice matches, official practice or coaching session organised or attended by the club
- Maintenance/preparation of pitch and playing area
- Preparing or serving refreshments
- Maintenance/alteration work on club premises (excluding demolition, constructing buildings, work on roofs at heights exceeding 12 feet from ground and the use of power driven machinery other than hand tools)
- Carriage of club money (assault)
- Direct travel to/from any match/practice organised or attended by the club

Basic Cover		
Benefit	Amount (Adult Members)	Amount (Members aged under 16)
1. Accidental Death	£25,000	£2,500
2. Loss of Sight	£25,000	£25,000
3. Loss of Hearing - Both Ears	£12,500	£12,500
4. Loss of Hearing - One Ear	£6,250	£6,250
5. Loss of Limb	£25,000	£25,000
6. Loss of Speech	£12,500	£12,500
7. Loss of internal organ	£5,000	£5,000
8. Permanent Total Disablement	£25,000	£25,000
9. Dental treatment and/or Repair/Replacement of broken/cracked spectacles or dentures following an accident covered by this Insurance	Up to £500	Up to £500
10. Hospitalisation as an in-patient due to an accident covered by this Insurance	£25 per day up to a maximum of £500	£25 per day up to a maximum of £500

Premium for Personal Accident – Basic Cover

£55 per club

Additional Cover – Temporary Total Disablement Weekly Benefit

Benefit	Amount (Adult Members)	Amount (Members aged under 16)
Temporary Total Disablement	Up to 20 X £10 per week Units (Maximum £200) up to 104 Weeks	£10 per week up to 104 Weeks

Premium for Additional Cover – Temporary Total Disablement Weekly Benefit

This benefit is only available when Personal Accident section Basic Cover is also insured.

Premium for Personal Accident - Weekly Benefit Cover

£20 for each Unit (up to a maximum of 20 units)

Units of weekly benefit may be purchased under Temporary Total Disablement up to a maximum of 20 units of £10 each per week. (Maximum payable for 20 units is £200 per week)

(Members aged under 16 are restricted to a maximum of £10 per week benefit)

Please refer to the Key Facts document for a more detailed summary of cover, terms and conditions

All Risks

Only available when Personal Accident Section is insured.

Higher limits are available for certain covers –

Please contact Marshall Wooldridge for a quotation

1. Club Bag(s), Cups and Trophies

Cover	Sum Insured	Premium	Principal Exclusions
Loss or destruction of or damage anywhere in the United Kingdom.	£750	£28	Breakage in play, members' own property, theft from unlocked vehicles, articles other than normal cricket bag contents The first £50 of each and every claim
	£1,000	£37	
	£1,200	£44	
	£1,400	£52	
	£1,600	£59	
	£1,800	£67	
	£2,000	£74	

2. Non-Turf Pitches, Netting and Poles

Cover	Sum Insured	Premium	Principal Exclusions
Loss or destruction of or damage anywhere in the United Kingdom.	£1,000	£22	The first £50 of each and every claim
	For each additional £100 of cover	£2	

3. Cricket Square

Cover	Sum Insured	Premium	Principal Exclusions
Damage to the cricket square by vandalism or inundation by sea water, including repairs to wicket and loss of bar income	£ 1,000	£63 per ground	The first £100 of each and every claim

4. Sightscreens and Cricket Pitch Covers

Cover	Sum Insured	Premium	Principal Exclusions
Loss or destruction of or damage anywhere in the United Kingdom.	£1,000	£42	The first £100 of each and every claim
	For each additional £100 of cover	£4	

5. Bowling Machinery

Cover	Sum Insured	Premium	Principal Exclusions
Loss or destruction of or damage anywhere in the United Kingdom.	£1,000	£33	The first £100 of each and every claim
	For each additional £100 of cover	£3	

6. Marine Cargo Containers

Cover	Sum Insured	Premium	Principal Exclusions
Loss or destruction of or damage at the premises	£12,500	£50	The first £50 of each and every claim
	For each additional £1,000 of cover	£4	

Legal Proceedings

ECB urges all clubs to arrange this protection against legal problems.

The cover provides 24 hour commercial legal advisory service and access to a team of qualified advisers. It ensures the club and its officials are, with the prior approval of the insurers, in a position to employ a solicitor to enforce their rights or to defend legal action brought against them in connection with the cricketing activities of the club.

Basic Cover (we now offer a choice of limits per claim)	
Limit per claim	Premium
£60,000	£30
£75,000	£35
£100,000	£40

The maximum limit for all claims in any one insurance year is £500,000

Exclusions

The principal exclusions are

1. Claims where reasonable prospects of success do not exist.
2. Claims for legal costs incurred without the prior consent of FirstAssist Insurance Services Ltd.
3. Claims for legal costs relating to matters covered under other insurances e.g. Professional Indemnity.
4. Claims for costs incurred pursuing or defending actions relating to defamation, slander, libel or malicious falsehood.
5. Claims for legal costs relating to patents, trademarks, design, copyright and trade secrets.
6. Damages, fines or penalties of any nature.

For a full list of exclusions you should refer to the policy wording, a copy of which is available on request

Employment protection	Additional Premium £10
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This additional cover is only available when Legal Proceedings Basic Cover is also insured

As an optional addition to the above, extended coverage is available against legal costs and awards of compensation under employment legislation.

In the event of circumstances arising which might result in a dismissal, the Insurers Advisory Service **must** be used prior to the dismissal taking place.

The limit per claim is the same as the limit selected for Basic Cover.

The insurers of the Legal Proceedings Section of cover are Great Lakes Reinsurance (UK) plc.

Directors and Officers Liability

This provides the directors, officers and/or trustees of the club with protection against civil or criminal lawsuits and regulatory proceedings. Without this cover members are placing their entire personal assets at risk. The cover provides a pool of money that can be drawn on to fund defence and settlement costs and to pay for the costs of legal representation at investigations

The maximum limit for all claims in any one insurance year is £100,000

Clubs may not immediately conjure up thoughts of disputes and litigation. However, life can be as complicated for these bodies and their trustees as it is for commercial companies and their directors. Current case law and statute can create a personal and unlimited liability for trustees. This means that without adequate insurance protection, civil or criminal lawsuits, and regulatory proceedings against trustees put his/her entire personal estate at risk.

Potential Sources of claims for Incorporated Clubs

employee rights and obligations	accusations of mismanagement
breach of fiduciary duties	insolvency
health and safety investigations and/or prosecutions	libel and slander
intellectual property infringements	trading standards

Claims Example: a director faced criminal prosecutions for alleged breaches of health and safety legislation, which resulted in the accidental deaths of two employees

Claims Example: whilst the Club was in receivership, a director signed a company cheque to pay a key supplier. The cheque was dishonoured and the director was found personally liable for the amount of the cheque

Potential Sources of claims for Unincorporated Clubs

employee rights and obligations	tax
property	libel and slander
winding up	trading standards

Claims Example: committee members of a Club who employed an incompetent person to repair a stand were held personally liable to people injured when the stand collapsed

Claims Example: a Club held its alcohol sales licence in its treasurers name. A trading standards officer found short measures being sold at the group's premises. Defence costs were incurred in defending the treasurer in the criminal proceedings which resulted

For full details of the policy and a list of exclusions you should refer to the policy wording, a copy of which is available on request

The insurers of the Directors and Officers Liability Section of cover are Chubb Insurance

Limit Per Claim	Premium
£100,000	£78.75

Club Buildings, General Contents and Ground Machinery

This section is available when Personal Accident Section is insured

The following covers are available:

Buildings*, General Contents, Ground Machinery		
Cover	Sum Insured/Limit	Principal Exclusions
Accidental loss or destruction of or damage to Buildings, General Contents and Ground Machinery at the premises extending to anywhere in Great Britain, Isle of Man or the Channel Islands in respect of Ground Machinery Cover for General Contents includes: Cost of replacement of locks of club buildings due to theft of keys	As selected £1,000	Subsidence heave or landslip Theft or attempted theft not involving forcible and violent entry to/exit from the buildings The first £250 of each and every claim ** The first £50 of each and every claim for breakage to glass, sanitary ware or wash basins
Loss of Revenue for up to twelve months following damage to the insured premises	4 x limit selected for General Contents cover and/or Ground Machinery	The first £50 of each and every claim for replacement of locks and keys
Loss of Revenue for up to 12 months following forfeiture, suspension or withdrawal of alcohol licence	£50,000	Loss of Revenue as a result of theft or attempted theft
Loss of metered water due to an insured risk	£10,000	
Loss of Money in Transit	£2,000	
Loss of Money from a locked safe in the premises	£1,000	
Loss of Money in the premises not in a safe, or in the personal custody of an authorised person	£300	
Loss of Wines/Spirits/Cigarettes/Tobacco	10% of the limit selected for General Contents	Loss of Wines/Spirits/Cigarettes/Tobacco in excess of £3,000
Frozen Food	£750	Excludes loss of frozen food in freezers more than 10 years old
Goods in Transit	£1,000	Theft from an unattended road vehicle

****The policy excesses only apply once per incident if your club claims under both the building section and the General Contents and/or Ground Machinery Section.**

*It is essential that cover is selected in the correct Category for each building insurance you wish to effect.

Buildings Category 1 - External walls to be entirely of brick, stone, concrete, metal or asbestos and roofed with slates, tiles, concrete, asbestos, metal or timber/felt.

Buildings Category 2 - All others not within Category 1.

Marine Cargo Containers should be separately Insured under item 6 of the All Risks Section (please see page 4)

Please contact Marshall Wooldridge for Club Buildings, General Contents and Ground Machinery premiums – higher limits are available for certain covers. Additional covers may be available upon request

Important Notices for Clubs requiring Buildings, Marine Cargo Containers, General Contents or Ground Machinery cover

Minimum Level of Security Specification

Cover for theft or attempted theft will only apply if the following minimum level of security (or alternative security protections as agreed in writing by Allianz whether following survey or otherwise) is installed at the premises and put into effect whenever the premises are left unattended.

Doors

All external (and internal doors leading to other parts of the premises not in the insured's occupation):

Aluminium Doors – Cylinder mortice deadlock

Armoured Plate Doors – Door manufacturers' locks as supplied

Other Single Leaf Doors – mortice deadlock to British Standard BS3621 and a boxed steel striking plate at least 17.5 centimetres long. The door must be at least 4.5 centimetres thick. If the door is not this thick, you must secure it with a deadlocking rim latch. You must put this into the deadlock position when your premises are closed for business or unattended.

Double Leaf Doors – The standing leaf should be secured with bolts top and bottom and the other leaf fitted with a lock according to the construction of the door as specified above or both leaves fitted with a good quality coach-bolted locking bar secured with a close-shackle padlock having at least 5 levers.

Fire Exit Doors – Any locking devices on these doors must be approved by the Fire Prevention Officer although any alternative protections agreed following such consultation must be approved by Allianz.

For all other types of doors where it is not possible to fit locking devices in accordance with the above criteria, refer to Allianz.

Marine Cargo Containers

Doors to be protected by Chubb Conquest IK12 or IK13 or Ingersoll CS712 or CS700 or other High Security Close Shackle Padlock agreed by Allianz together with the appropriate manufacturers locking bar. The Padlock and locking bar should be additionally protected by a metal shroud.

Windows

All external basement, ground floor and other accessible windows, fanlights or skylights (accessible being a window, fanlight or skylight which is readily reachable such as a window adjacent to a roof, especially a flat roof, or a fire escape) which were originally constructed to open:

Either key operated window locks except in respect of louvered windows which should be replaced with a conventional window of fixed glass,

Or Alternatively solid steel bars not less than 0.75ins (1.9cms) diameter and not more than 5ins (12.5cms) apart securely fixed to the brickwork or masonry surrounding the window to a depth of not less than 2ins (5cms) from the external surface of the wall. The bars are to pass through flat horizontal tie bars at least 0.25ins (6mms) thick and 1.5ins (4cms) wide and the distance between the tie bars is not to exceed 2ft (60cms).

Further alternative heavy gauge steel weld mesh set in angle iron frame, and fixed to the wall using expanding bolts.

Equipment

Secure valuable equipment, such as mowers, by means of good quality cable locks, OR to the floor by means of substantial high-tensile steel chains and a close-shackle padlock having at least 5 levers, through high-tensile steel anchor, concreted into the floor.

Keys

You must remove all keys from the locks and keep them in a secure place.

General

The Scheme is available exclusively to clubs affiliated to The ECB.

- The Liability, Personal Accident, All Risks and Legal Proceedings sections of the Scheme apply to cricket activities.
- Club buildings and ground machinery/contents section is available to multiple sports clubs.
- Cover applies within the United Kingdom at Home or Away.
 1. The insurers of the Scheme (other than Legal Proceedings and Directors and Officers Liability) are Allianz Insurance plc. For Legal Proceedings, the insurer is Great Lakes Reinsurance (UK) plc and for Directors and Officers Liability the insurer is Chubb Insurance plc.
 2. The annual renewal date for the Scheme is 1st March, but you can take advantage of ExtraCover immediately or at the anniversary of your existing insurance.
 3. To ensure continuous cover, club officials must ensure the renewal application, properly completed, is received with the appropriate premium or completed Direct Debit Mandate by the last working day of February.

There are no days of grace allowed by the insurers. Applications received on or after 1st March will only be valid from the date received

PARTNERSHIP PLUS - Risk Improvements

Allianz will contribute up to 50% of the cost of agreed risk improvements, subject to a maximum of 20% of your total premium or £250, whichever is the less. If you wish to take advantage of Allianz's Partnership Plus, please contact Marshall Wooldridge to discuss the improvements you want to make.

TERRORISM

Acts of Terrorism are excluded under All Risks, Club Buildings and Ground Machinery/Contents and any other Property Insurance. Cover for Acts of Terrorism under Public and Employers Liability Insurance is limited to £5,000,000. Personal Accident excludes Acts of Terrorism involving Nuclear, Biological or Chemical Contamination.

We must be notified in advance if your ground's spectator capacity is 10,000 or more, or if any games/events will take place at a venue where there will be an attendance of 10,000 or more.

In respect of Property Cover, Full Terrorism Cover is available on request subject to an additional premium. Please refer to Marshall Wooldridge.

What do I do next?

- For expert advice and assistance, please telephone FREEPHONE 0800 289301 Marshall Wooldridge Ltd
- For a FREE QUOTATION please complete the enclosed Quotation Request and Additional Information Form and send to Marshall Wooldridge Ltd.
- New Applicants should complete the Application Form at the rear of this Brochure
- If you require cover outside the scope of the terms contained in this brochure please contact Marshall Wooldridge for further advice.

How do I pay?

Return the signed application form with a **Cheque** for the full premium payable to:

MARSHALL WOOLDRIDGE LTD

at

ECB Insurance

Marshall Wooldridge Ltd

14-16 Ivegate

Yeadon

Leeds LS19 7RE

or

Premiums can be paid by Interest Free Instalments when a Direct Debit mandate has been lodged with Marshall Wooldridge
Payment by instalments is convenient, efficient and gives you peace of mind.

All you have to do is complete and sign a single form, available by request from Marshall Wooldridge. We do the rest.

Direct Debit payment will be collected in 3 equal amounts on or after 1st March, 1st May and 1st July each year.

ECB ExtraCover Insurance Application 2009

(new applicants only)

Club Name	<input type="text"/>		
Contact person	<input type="text"/>	Position	<input type="text"/>
Address	<input type="text"/>		
	<input type="text"/>	Postcode	<input type="text"/>
Ground Address	<input type="text"/>		
	<input type="text"/>	Postcode	<input type="text"/>
Daytime Tel.	<input type="text"/>	e-mail	<input type="text"/>

Cover Required Section	Sum Insured or No. of Units	Premium
Public Liability £5M & Employers Liability £10M		£ <input type="text"/>
Public Liability £10M & Employers Liability £10M		£ <input type="text"/>
Personal Accident – Basic Cover		£ <input type="text"/>
Weekly Benefits – Temporary Total Disablement*	<input type="text"/> units	£ <input type="text"/>
All Risks		
Bags, Cups & Trophies*	£ <input type="text"/>	£ <input type="text"/>
Non-Turf Pitches*	£ <input type="text"/>	£ <input type="text"/>
Cricket Square – number of grounds*	<input type="text"/>	£ <input type="text"/>
Sightscreens & Cricket Pitch Covers*	£ <input type="text"/>	£ <input type="text"/>
Bowling Machinery*	£ <input type="text"/>	£ <input type="text"/>
Marine Cargo Containers*	£ <input type="text"/>	£ <input type="text"/>
Legal Proceedings		
Basic Cover	£ <input type="text"/>	£ <input type="text"/>
Employment Awards		£ <input type="text"/>
Directors & Officers Liability		£ <input type="text"/>
Buildings		
Category 1*	£ <input type="text"/>	£ <input type="text"/>
Category 2*	£ <input type="text"/>	£ <input type="text"/>
General Contents*	£ <input type="text"/>	£ <input type="text"/>
Ground Machinery*	£ <input type="text"/>	£ <input type="text"/>
*only available when Personal Accident – Basic Cover taken		
Total Premium Payable		£ <input type="text"/>

All Premiums include Insurance Premium Tax at 5%

PLEASE COMPLETE THE DECLARATION OVERLEAF

For Legal Proceedings / Directors and Officers Liability Insurance applicants only

Approximate No. of Members Employees

Are you aware of any recent events which may give rise to legal proceedings? YES NO

Has the Club been involved in any legal action during the last five years? YES NO

If "YES" please give details

Has the Club had any claim made against its Directors and/or Officers during the last five years? YES NO

If "YES" please give details

Do you have a tenancy agreement? YES NO

If "YES" on what date does it expire?

Are you aware of any Boundary disputes? YES NO

If "YES" please give details separately

Declaration (all applicants)

On behalf of the above Cricket Club, I understand that cover is effective from the date of acceptance by Marshall Wooldridge Ltd on behalf of the Insurers and until the scheme renewal date on the following March 1st

1. I/We declare that to the best of my/our knowledge and belief:
 - a. the above statements and particulars, whether written by me/us or by others on my/our behalf, are true and complete;
 - b. any statement or particulars which have been given separately by me/us or by others on my/our behalf are true and complete;
 - c. I/we have not withheld any material fact
 - d. no insurer has declined my/our proposal, cancelled or refused to renew my/our policy or increased the premium or required special terms or conditions in respect of any of the risks proposed; and
 - e. all sums insured stated overleaf represent the full value of the property to be insured.

2. I wish to modify the above statements in the following respects:

3. I/We agree that this proposal and declaration and any information given separately shall be the basis of the contract between the Insurers and myself/ourselves.
4. I/We agree to accept the Insurers standard forms of policy for this type of insurance.
5. I/We understand that the Insurers reserve the right to decline any proposal.
6. I/We understand that Insurer's share information with each other, credit reference agencies and other information agencies with regard to credit agreements, policies and claims, primarily to assess risks, handle claims and prevent fraud.

I/We consent to this.

Authorised Signature Date

Name Position

Important:

Your Records

You should keep a record (including copies of letters) of all information you supply to the Insurers about this proposal. We will give you a copy of this proposal on request.

Material Facts

Material facts are those facts which are likely to influence the Insurers in the acceptance or assessment of this proposal and it is essential that you disclose them. If you are in doubt whether a fact is material, you should disclose it, since failure to do so could invalidate your policy.

Specific and detailed terms and conditions appear in the policy documents which will be forwarded to you on acceptance of this application

marshall wooldridge

insurance brokers and independent financial advisers

Marshall Wooldridge have consistently provided insurance services to our clients since 1973. We are one of the largest Northern based insurance broking businesses with clients situated throughout the United Kingdom.

The Chartered Insurance Institute has recently awarded the title of Chartered Insurance Brokers to Marshall Wooldridge Ltd. This is only available to companies who meet rigorous criteria relating to professionalism and capability. To date we are one of only 45 Insurance Brokers in the UK to have achieved this distinction.

Marshall Wooldridge operate various sports insurance schemes which we have developed over more than 30 years, involving specialist knowledge and expertise.

Our dedicated workforce understands the needs and requirements of Cricket clubs. We offer wide cover tailored to the individual needs of clubs, with a variety of options enabling each club to choose the right protection. All of our policies have the important advantage of being underwritten by major insurance companies, thereby providing first class security and claims service.

Allianz 

With Allianz Insurance plc you can be confident that you are insured by a company which is relentless in its commitment to protecting and serving you. You can trust us to insure you as we have been providing leading insurance solutions in the UK for over 100 years and are here to stay.

We used to be known as Cornhill Insurance plc and we've developed to become one of the most respected names in the UK insurance market by running a dynamic operation.

If you need to make a claim you will be in safe hands. Our professionally trained staff aim to treat you, as you would expect, both promptly and fairly. By listening to you, and understanding your needs we will provide you with the most appropriate solutions to get your business trading again as quickly as possible.



firstassist
insurance services

FirstAssist is one of the UK's leading providers of legal expenses insurance and has been prominent in that market for over 30 years. FirstAssist has the experience of delivering the cover to a diverse client base and has an excellent track record of retaining clients and building long term relationships.

FirstAssist is committed to providing a high quality service to its clients and customers, and is constantly looking for ways to improve upon this to ensure that the high standards it has set are maintained.

With effect from 1st April 2006 the Legal Expenses Insurance cover FirstAssist provides has been underwritten by Great Lakes Reinsurance (UK) PLC. Great Lakes is a UK-based subsidiary of the Munich Reinsurance Company, one of the world's largest reinsurers, and enjoys the Munich Reinsurance Group's financial strength rating of "A+" with A.M.Best and "AA-" with Standard and Poor's (as at October 2007).



We are different to other insurance companies. For us, insurance is about creating certainty rather than doubt. Instilling confidence and peace of mind instead of fear. We do this by getting to know the people we do business with and treating them fairly. Our policies are tailored to the needs of each customer, and we provide a broad range of covers often not available from other insurers.

We are renowned for our award winning service. We came top in the Newsquest 2007 survey for claims and second for overall service to our brokers. At the heart of our service is a promise to pay. Our consistently high ratings for financial strength from AM Best and Standard and Poor's assure our customers of our ability to pay claims, now and in the future.

We've been around for a while too. We started doing business in New York over 125 years ago and began building a presence across Europe more than 40 years ago. Today we have in excess of 10,000 people in 130 offices across 32 countries.

Data Protection Act

We may use the personal and business details you have given us or which are supplied by third parties including any details of directors, officers, partners and employees, to provide you with a quotation; deal with your policy; to search credit reference and fraud agencies who may keep a record of the search; to share with other insurance organisations to help offset risks, to help administer your policy and to handle claims and prevent fraud; to support the development of our business by including your details in customer surveys, and for market research and compliance business reviews which may be carried out by third parties acting on our behalf. You agreed when you applied for the policy that your directors, officers, partners and employees have consented to our using their details in this way.

We may need to collect data relating to Insured Persons, which under the Data Protection Act is defined as sensitive (such as medical history of Insured Persons) for the purpose of evaluating the risk or administering claims which may occur. You must ensure that you have explicit verbal or written consent from the Insured Person to such information being processed by us and this fact is made known to the Insured Persons.

We may share your details with other companies within the Allianz group of companies or pass them to third parties so that we may tell you by telephone, email or post of products and services which we may think may be of interest to you. If you do not want to know about these products and services, please write to:

Customer Satisfaction Manager, Allianz Insurance plc, 57 Ladymead, Guildford, Surrey, GU1 1DB to let us know. Your details will not be kept for longer than is necessary.

Under the Data Protection Act 1998 individuals are entitled to a copy of all the personal information Allianz Insurance plc holds about them. Please contact the Customer Satisfaction Manager at the address above.

Personal details may be transferred to countries outside the EEA. They will at all times be held securely and handled with the utmost care in accordance with all principles of English Law.

Allianz Insurance plc. Registered in England number 84638.
Registered Office: 57 Ladymead, Guildford, Surrey, GU1 1DB, United Kingdom.
Allianz Insurance plc is a member of the Association of British Insurers and the Financial Ombudsman Service.
Allianz Insurance plc is authorised and regulated by the Financial Services Authority, Registration number 121849.
Great Lakes Reinsurance (UK) plc is authorised and regulated by the Financial Services Authority, registration number 202715.
First Assist Group Limited is authorised and regulated by the Financial Services Authority, registration number 310671.
Chubb Insurance is authorised and regulated by the Financial Services Authority, registration number 202736.
Marshall Wooldridge Limited is Authorised and regulated by the Financial Services Authority, registration number 136079
This can be checked by visiting the FSA website at www.fsa.go.uk/register or by contacting the FSA on 0845 606 1234.