



### **Club Insurance**

After detailed negotiations with our insurance brokers, the Welsh Bridge Union is delighted to announce the provision of a new and valuable service for all of our affiliated clubs, whether or not you currently use the insurance services provided by Osbornes.

The Union will offer an individual policy for all clubs, regardless of size with an unbeatable package of cover at a very economic price.

For clubs that are interested, the facility will be available immediately. If you wish to proceed with this, all we will need is your club name and the location of where you meet, and the start date required. If you require any additional policy details, as described below, you will also have to contact Osbornes directly for just those parts. All administration will be carried out by Osbornes and premiums will be paid directly to the brokers. The WBU will provide any other documentation required by the brokers. Further information is available from Neville Richards CEO on 01597 851149.

The details are on the next page.

Policy arranged by: Osbornes Insurances Oxford Ltd

48a North Street Thame Oxon OX9 3BH

Telephone: 01844 213161 Fax: 01844 261180 Email: [admin@osbornesins.co.uk](mailto:admin@osbornesins.co.uk)

## **PACKAGE COVER**

All clubs whatever the size of membership.

## **LIABILITY**

Employers Liability (wageroll limit is £10,000 per annum)	Limit of Indemnity	£10,000,000
Public Liability	Limit of Indemnity	£ 5,000,000
Products Liability	Limit of Indemnity	£ 5,000,000

The above is extended to automatically include:

Member to Member Liability Leased and Rented Premises cover Libel & Slander	(limit of indemnity £250,000)
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## **CONTENTS**

This includes trophies, computers, furniture, bridge equipment etc. for All Risks Cover anywhere in the UK with a £25 excess.

Sum Insured	£3,000
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## **MONEY**

Any Loss of Money either at a bridge club venue	£250
Loss of Money at home of authorised person	£250.

**Premium**                      **£68.00 in total**  
(including insurance tax and £5 Osbornes administration fee)

## **Comparative Premiums**

2008	100 member club	Between £94.04 - £259.29
2008	200 member club	Between £151.24 - £316.49
2009	No limit on members	£68.00

## **ENHANCED COVERS** (above the package cover)

For clubs that require higher sums insured and optional covers the rates are as below for any balance of cover required: (contents is a new reduced rate per £100)

Contents etc over £3,000 £3,000	£3.00 per £100 on balance above
Money Cover limit up to £500	£18.25
£750	£20.21

## **PREMIUMS ON REQUEST**

Employers Liability with wage roll over £10,000

Buildings Cover including Property Owners Liability

Business Covers such as Stock of Drink & Food and Bar furniture, refrigerated stock, office equipment etc.