RICHARD WESTON LIMITED

INDEPENDENT INSURANCE BROKERS

P.O. BOX 168, LONDON SW20 8LE

TELEPHONE 020-8543 6166 : FACSIMILE 020-8543 6168

E-MAIL info@richardweston.co.uk

Deeside OC
c/o Mr Duncan Harris
33 Alpraham Crescent
Upton
Chester
CH2 1QX

21 May 2018

Dear Duncan

Equipment all risks insurance – Oasis Underwriting

Our orienteering clubs' policy falls due for renewal on 1st June 2018. I enclose a summary of the cover. Please review your equipment, particularly in respect of:

- Portable computer equipment which *includes* portable printers.
- E-punching equipment which includes the integral stakes.
- Hired toilets for which we offer an "annual" item for your smaller events to save contacting us each time, providing annual cover at much less cost than arranging it for even one event, but the item is still subject to your chosen sum insured.

It is essential that you insure *all* your equipment to comply with the way the policy is set up and the rates calculated. Every year we remind clubs to update their lists. Some do, many don't. If you as a club don't know what you're covering it is very difficult to persuade insurers that you are actually fully insured. If you have not updated your list in the last 3 years now's the time.

As usual I can also remind you briefly of other notes:

- Equipment on loan to other clubs is covered subject to good security and a limit of £5,000 *in any one insurance year*. We have had to clarify this for this renewal (as a result of which I am sorry we are giving you short notice) and it seems you will need to record such hirings in case the question arises in the event of a claim.
- Overnight cover for controls requires them to be sited away from public areas/paths *and advised to us prior to the event* (a £100 excess applies).
- Unattended toilets must also be sited away from public areas; contact us if in doubt.

I must remind you that the Insurance Act 2015 requires you to advise us of any aspect of what you're insuring which represents unusual hazard, e.g. storage facilities we don't know about.

In accordance with GDPR requirements I have to advise you that personal information will be passed to the underwriter, Oasis Cover Ltd and the insurer, China Taiping Insurance (UK) Ltd. Details at www.oasisunderwriting.com\privacynotice or http://uk.cntaiping.com/uk-privacy/.

Many claims are of e-punching equipment, strangely, so please note the risk control measures. Overall our underwriters are happy with the experience and rates are unaltered.

I have pleasure in attaching your premium calculation. Please check contact details and sums insured and amend if necessary, and return this form to us and arrange payment by either of the methods shown on the form.

Yours sincerely

Richard Weston

Richard Weston FCII

BOF Clubs All Risks - Premium calculation Deeside OC

This is to assist with your calculation of any changes to the premium as a result of wanting to review your sums insured. These should be increased in £500 increments please (except computers).

Maps Free Cover	3000	@ 0.00 %	£	0.00
Maps additional	0	@ 0.60 %	£	0.00
Equipment	10000	@ 1.2 %	£	120.00
E-Equipment	15000	@ 1.75 %	£	262.50
Portable Computers	2000	@ 3.00 %	£	60.00
			£	442.50
less size discount *		@ 35.00%	£	-154.88

*Premium £100 - £149: deduct 10%. £150 - £249: deduct 20%
£250 - £399: deduct 30%. £400 + deduct 35%

				287.62
plus insurance premium tax		@ 12%	£	34.51

This is a Government Tax. For any club which might be VAT registered, please note this is not a VAT and cannot be recovered

Total premium due	£	322.13
Richard Weston Ltd policy charge	£	25.00
Cheque please for:	**£**	**347.13**

☑ **Toilet Cover** ☐ **Equipment List Received** ☐ **Security Details Received**

Contact name: c/o Mr Duncan Harris

Full postal address: 33 Alpraham Crescent
Upton
Chester
CH2 1QX

Home Telephone number: 01244 399854

Business Telephone number:

Fax number:

Mobile number: 07968060418

Club email address: treasurer@deeside-orienteering-club.org.u

Methods of payment:
Cheques payable to Richard Weston Ltd.
Debit/credit card (charges: credit 2.5%, min £2 / debit 0.5%, min£2) - please phone with card details.
BACS - Lloyds (Leadenhall St), a/c Richard Weston Ltd IBA. 30-94-92, 00352837

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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 1st 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 loan/hire to other orienteering clubs, subject to accumulated maximum of £5,000 any one policy year
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 (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 electrical or electronic equipment is concealed from view. Includes overnight cover for an event for unattended equipment as per the club's equipment list 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 to other clubs to ensure similarity with the insured club's cover.
PREMIUM:	As per invoice
IMPORTANT NOTES:	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. 3. Clubs must keep a record of equipment loaned or hired out to confirm adherence to the £5,000 limit.