

## 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 etc **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 under-insurance 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

For further information please contact the schemes insurance brokers – Marshall Wooldridge Ltd - on freephone 0800 289301



Email – [info@marswool.com](mailto:info@marswool.com)

Web site - [www.marshallwooldridge.com](http://www.marshallwooldridge.com)

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