

ExtraCover is the official Club Insurance Scheme of the ECB. We provide a flexible range of cover designed solely for Cricket Clubs, Leagues, Boards and Associations consistently meeting the needs of members for over 30 years. We thought it would be useful to provide you with the following guidelines for protecting your property. If you require any further information or require insurance advice please contact us on 0800 289301 www.marshallwooldridge.com

Flood

Flooding has been prevalent in the last few years, remember the devastation in Cumbria last month and across the country in June 2007; there are some measures you can take to minimise the often devastating consequences.

Ask Yourself?

- Has the property or surrounding land flooded in the past?
- Have neighbouring properties flooded?
- Is the property close to a water course i.e.; a drainage system, stream, river or ditch that could overflow?

If the answer to any of the above is yes then implementing measures to reduce flood exposure may be beneficial.

- Find out if flood warnings are available in your area, and, if so, set up for receipt of these.
- Write a flood plan, keep copies in a safe place and ensure members know about it and where it is.
- Be ready to move important equipment, such as computers, bar stock and electrical items above flood level on receipt of a flood warning.
- Keep a stock of plastic bags to place around the legs of furniture when a warning is received.
- Copy vital hard copy and electronic records and store them in a safe place, include financial and insurance records, staff and supplier records.

Low cost ways to help minimise loss and disruption:

- Install Back flow valves in Toilets and Drains
- Raise electrical sockets above flood level.
- Raise Electrical machinery on a platform above flood level.
- Purchase materials such as wood, nails, sandbags and plastic sheeting and learn how to use them to defend your property.

More information available from

<http://www.environment-agency.gov.uk/homeandleisure/floods/>

Arson and Malicious Damage

It's not just the bad weather that can devastate your club. Unfortunately we continue to see a large number of claims for Arson or Malicious damage. The situation is not helped by the fact that many Club Premises are somewhat isolated, regularly unoccupied and the cricket ground may include public rights of way or be relatively accessible to the public.

We have had several claims for large amounts for this type of incident that insurers are dealing with now. For example, one at £35,000 where vandals got into the club and set fire to the clubhouse and another which is a total loss at £95,000.

Much of the malicious fire and vandalism to club premises appears to be of a spontaneous and opportunist nature, carried out by children and teenagers, rather than as a result of a planned attack. The better your physical security, the less chance there will be of suffering a fire. A few simple precautions could be effective in preventing your club becoming a target:

- Windows are a most vulnerable area – glass panes can easily be broken and incendiary material can then be thrown inside. Metal Shutters, Grilles or Plywood Covers fitted and locked over the window opening offer excellent protection.
- Metal Shutters or Grilles can also be used to give enhanced protection to external doors. Don't forget, however, that additional security measures must not be allowed to interfere with fire escape routes, nor the ease with which fire exit doors are opened, i.e. need to be able to open from inside without the use of a key.
- Combustible goods, waste bins, skips, etc left outside buildings (even if in walled and gated yards) are often the first thing set alight by vandals. Such fires often spread quickly inside. Denying children and vandals access to such potential fuel for a fire is vital. Don't allow waste skips or rubbish bins to be placed close to your buildings - keep them as far away as possible.
- If you only have limited yard space and cannot keep skips at least 10 metres away, make sure that you only use totally enclosed, all-metal skips that are locked shut when not being filled or emptied.
- Where possible, protect letter box openings with internal metal bins to receive the post.
- Establish contacts with your Local Police, they may be able to arrange regular patrols to pass by your Club.

Theft

One of the key causes of claims is theft but there are things we can all do to deter intruders.

Here is some advice on securing your Club property:

- Equipment stores often contain valuable machinery and equipment which is a target for thieves. Consider replacing your existing store, unless it is substantial and secure with a superior structure or a marine cargo container adjacent to the main Clubhouse, which may then be included in any intruder alarm protection.
- Secure valuable equipment, such as mowers, to the floor by means of substantial steel chains and a close-shackle padlock through a steel anchor which has been concreted into the floor. It is often the case that you do not have any documentation/proof of ownership for these items which would be required by insurers in the event of a claim so it is a good idea to photograph such items and keep a note of serial numbers.
- If the Club is likely to be unoccupied or unused for any length of time remove all kit and moveable equipment to a secure and occupied location (and also ensure water is turned off at the mains to prevent potential water damage caused by burst pipes). **YOU WILL NEED TO INFORM YOUR INSURERS OF THE NEW LOCATION SO THAT THEY CAN INSURE THE EQUIPMENT**
- Make sure your perimeter fences and gates are in good condition and are high and strong enough to deter intruders.
- Steel Roller Shutters are extremely effective in protection of doors and windows against both Arson and Theft

- If you are considering the installation of an intruder alarm system, or major re-appraisal of your existing system, it is suggested that you submit the specification to your insurers for approval prior to a contract being signed.
- Gaming machines can be enclosed in strong cabinets such as 'Gameguard'.
- Take more precautions with your money. Cash takings should be banked frequently and kept in an approved safe when it is necessary to leave cash at your club premises.

