



GUIDANCE NOTES FOR THE INSURANCE OF BOWLS CLUBS

The only time you know you have arranged proper cover is when you make a claim. It is therefore important the policy provides adequate cover. If you are not an insurance expert yourself, it would be sensible to use the services of a Registered Insurance Broker who will give you free advice on the best insurance policy available for your Club.

- Firstly make sure the policy covers the Club's trustees, officers, committee members and, where appropriate, guests and volunteers, as well as the Club itself.
- If you own the buildings, or you are responsible for any improvements or additions you have made to them, make sure the sum insured represents the rebuilding cost (not market value) plus an allowance for professional fees, site clearance and the extra cost (if any) to comply with local authority requirements.
- Your maintenance equipment, telephone, tables, chairs, scoreboard, honours boards, gaming machines and other Club property to be insured for the replacement value as new.
- The Club's cups and trophies can be insured wherever they are and will be insured for an agreed amount.
- Cover is available for outdoor playing surfaces, whether they are grass or artificial. You have the choice of either insuring the playing surface only or the entire green.
- Some insurers give you the option of including subsidence cover and accidental breakage of glass at an addition premium.
- If your Club premises become unusable due to fire or possible failure of the electricity supply, your Club will probably lose income. This loss can be insured at a modest premium.
- You should also insure the Club's legal liabilities in respect of death or injury to Club members and members of the public or damage to their property. Make sure the cover also includes the liability of one member for injury to another member. The policy should also include the Club's liability arising from the provision of food and drinks and sale of goods.