

Howden Sport

# Play it safe with your cricket club



An essential guide to  
your insurance options

**HOWDEN**

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# Protecting you on and off the pitch



## We understand cricket. We understand insurance

Howden has been insuring cricket clubs throughout the UK and Europe since 2014. With over 700 clubs on our books<sup>1</sup>, we understand your specific needs and tailor our cover to match the unique risks that come with cricket.

This essential guide talks you through each of the different covers you should consider for your club, giving you a summary of the protection you can expect and a series of examples to show how it works in real life.

While we can provide every cover highlighted in this guide, not every policy offers the same level of protection. That's why we've included a list of handy questions that you can ask your broker to make sure your cricket club insurance is just what you need.

If you have any questions, please just get in touch on 01883 420 240 or head to:

[howdenbroking.com/uk-en/ecb-insurance-centre](https://howdenbroking.com/uk-en/ecb-insurance-centre)

<sup>1</sup> As at October 2023, Howden



# Protecting your pavilion, score box and machinery store

## Buildings insurance for cricket clubs

### Why do you need it?

Your buildings are at the heart of your cricket club. From large pavilion to small, this is where your club comes together to function. It is where you hold meetings, get match-ready and store everything from sporting equipment and playing kit to your cups and trophies – so protecting the bricks and mortar that holds it all together is essential.

Buildings insurance keeps your buildings covered from the costs of any damage to the building, or the consequences of a break-in.

### What should it cover?

At a minimum, your buildings policy should include cover for fire, theft, damage and weather, including during the winter when your club is closed.



## What to watch out for

### Unoccupancy clauses

What happens to your cricket club out of season? It's possible you may not be using your pavilion for several months at a time.

When a building is left unoccupied for more than 30 days at a time, cover may be restricted. Your policy may contain a clause that sets out how you should leave the building when you're not using it for more than 30 days, such as:

- Ensuring locks and alarms are all working properly
- Draining the water system
- Leaving some form of heating on to prevent pipes freezing

Make sure you double-check the unoccupancy clause in your policy so you can keep your pavilion protected all year round.

### Underinsurance

When you are underinsured, the sums insured in your policy are not likely to be sufficient to cover the full cost of reinstating your pavilion after a total loss, for example following a fire.

In this instance, your insurer may only pay out part of your sums insured – or refuse the claim completely if they feel that the sums insured have been deliberately mis-stated.

In the last 12 months alone, high inflation in the construction industry has seen material costs jump by 24%<sup>2</sup> and labour costs by 11%<sup>3</sup>. So, unless you have reviewed your cover limits in the last three years, your club is almost certainly underinsured.

We recommend to review your policy if your current buildings sum insured is:

- Less than £1755 per square metre for a timber building
- Less than £2340 per square metre for a brick/block building

However, it's always best to get a professional reinstatement valuation of your buildings.

<sup>2</sup> Homebuilding and Renovating 2022 <https://www.homebuilding.co.uk/news/construction-materials-shortage>

<sup>3</sup> British Board of Agreement 2021 UK Construction Industry Forecast 2022

## Our cover in action

### A good move for one client

Knowing your pavilion is covered for unoccupancy during winter is essential, as one of our clients found out.

They took out a policy with us on 1st March 2018 – the day the Beast from the East hit the South of England and plunged overnight temperatures to minus 12°C.

The heating in the loft of their clubhouse couldn't cope and the pipes froze, resulting in a claim that ended up costing over £60,000. Not only did the insurers work quickly to get the repairs done before the season started, but the client checked their old policy and discovered they wouldn't have been covered had they not switched to us.

### Ways to save

Underinsurance is endemic in sports clubs. When our commercial team recently reviewed their portfolio, they found that over 75% of clients are underinsured, on average by more than 50%. When this is applied to Sports Clubs, it is evident that countless clubs may be at risk.

Make sure you double-check the unoccupancy clause in your policy so you can keep your pavilion protected all year round.

We understand that increasing your cover may lead to higher premiums. But cost savings elsewhere might balance this out, or even bring your overall price down.

One of our South Coast clients upped their rebuilding sums insured by over 60%, but still managed to save nearly £1000 on their overall insurance costs.



### What to ask your broker

During unoccupancy, are theft and damage to the buildings covered?

Is storm damage covered?

Is escape of water covered?

To avoid underinsurance, has my policy been index-linked (i.e. has my sums insured increased by the rate of inflation)?

Do you have any recommendations for a professional valuation to reflect the current rebuilding costs, as recommended by Sport England and RICS?



# Keep your contents and machinery safe

## Contents insurance for cricket clubs

### Why do you need it?

With your buildings protected, you need to consider what you keep inside your pavilion, score box and machinery store. Do you have kit and equipment that your club cannot run without?

From your bats to balls, to ground equipment, to cups and trophies – these are the types of contents that make your club who you are. Then you have functional fixtures and fittings, from the club kitchen to the bar, curtains, carpets, blinds, cutlery and crockery. Think about your tables and chairs, memorabilia, computer equipment and more.

If there is an accident or break-in, your contents insurance will provide you with the means to replace damaged or lost items.

### What should it cover?

Contents insurance protects everything inside your buildings, including fixtures, fittings, furniture, equipment and more, from risks such as accidental damage, fire and theft.

It's normally given on a reinstatement basis, meaning that insurers will pay for newer items (including VAT) if they can't replace the damaged items with those of a similar age.



## What to watch out for

### Unoccupancy clauses

Just like buildings insurance, an unoccupancy clause may be applied to your contents cover – so if your pavilion is left empty for longer than 30 days or more, certain restrictions and rules might apply to your insurance.

Make sure you check what risks are included and excluded out of season, and make sure you follow any instructions to ensure your contents are stored securely.

### Underinsurance

There is a big difference between the cost of replacing items with an exact match and replacing the same items with newer ones.

Policies on an indemnity basis will replace items with an exact match, while replacing the same items with newer versions is known as reinstatement.

To avoid ending up underinsured, you should make sure you know on which basis your contents policy applies so you can work out how much it would cost to replace everything as accurately as you can.

If you end up short, you may find that you do not have the means to replace all your contents and, in extreme cases, claims may be rejected by your insurer.



### What to ask your broker

Is theft cover still in place when the pavilion is closed for the winter?

Is escape of water damage still covered?

Is my contents policy on a reinstatement or indemnity basis?



# Play it safe with your pitch, practice nets, sightscreens and covers

## Insurance for equipment in the open

### Why do you need it?

Most cricket clubs will have equipment that you cannot keep indoors. For starters, your cricket pitch itself will be outside – and you may have sightscreens, cricket nets, pitch covers and more, too.

All of this represents your club's investment and your ability to provide the best facilities – so you will want to make sure your outside equipment is protected from vandalism, theft, storm and flood.

### What should it cover?

This is the point where you need to check your policy. While we offer cover for Equipment in the open that includes weather-related losses for your playing surfaces, sightscreens and covers, some insurers do not offer this as part of your cricket club cover – leaving you having to pay for replacements if a storm damages your equipment.

Likewise, some insurers also exclude claims for theft or vandalism, which could leave you paying out of club funds should someone deliberately damage your sightscreens or covers.

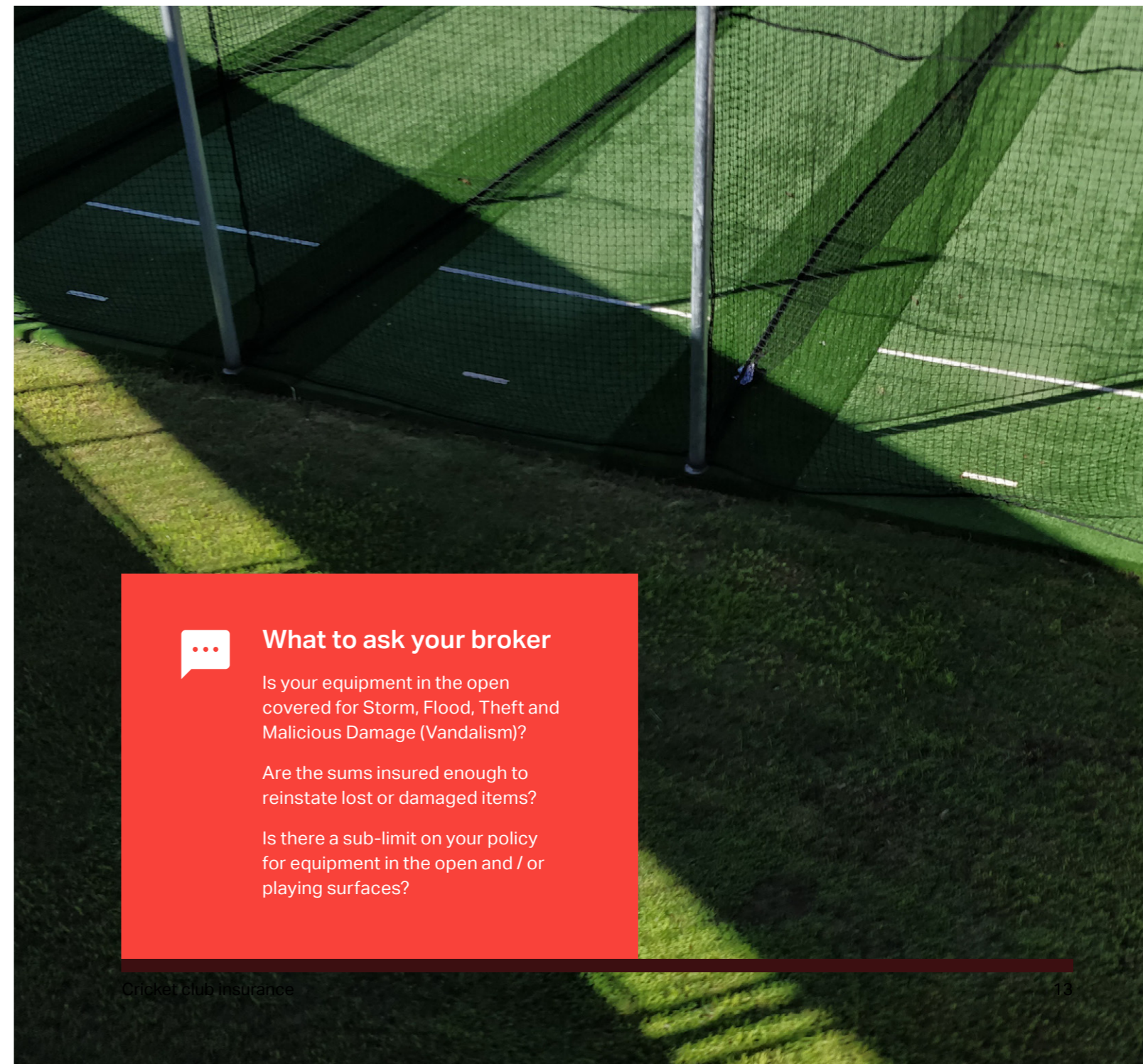
Make sure you check your policy to find out exactly what is included and excluded for your equipment in the open and talk to us if you need more cover.

## Our cover in action

### A £60,000 investment – protected

In late April 2020, we found cover for a new client – a large cricket club based in Hampshire who had recently spent over £60,000 refurbishing their cricket nets. By coming to us, they were able to get cover that included claims for equipment in the open caused by storm, flood, theft and vandalism – something their previous insurer would not offer.

In February 2022, the club was hit by three storms in the space of one week. The net poles were bent by the force of the storm and needed to be replaced – costing £5,000. This time, their insurance covered the claim so the club could replace their equipment in the open without having to raid their reserves.



### What to ask your broker

Is your equipment in the open covered for Storm, Flood, Theft and Malicious Damage (Vandalism)?

Are the sums insured enough to reinstate lost or damaged items?

Is there a sub-limit on your policy for equipment in the open and / or playing surfaces?



# Keep your club running when times get tough

## Business Interruption insurance

### Why do you need it?

If your cricket club gets destroyed by fire or damaged by a flood, it can knock out your ability to operate, play matches and make money for months or even years.

How will you find the income to support your team and keep your club going while it is rebuilt? Through Business Interruption insurance.

### What should it cover?

Business Interruption insurance is designed to replace any lost income while your club is recovering following a major claim. It can also offer cover for higher costs of working, for example if you need to hire a temporary building or lease an alternative pitch.

You need to take several costs into account when working out how much Business Interruption cover you need. When calculating your indemnity, make sure you factor in:

- Your potentially lost turnover
- How long it would take to rebuild
- The extra time after the rebuild is completed for your revenues to return to what they were before the loss.

### What you should watch out for:

Given the current supply chain delays that are impacting the construction industry, it is sensible to expect a rebuild to take at least 15 to 18 months from the date of loss. You should also add another six months for your revenues to recover to give you enough cover.

At Howden, we recommend a minimum Indemnity Period of at least 24 months, but if Building Control are likely to require changes or your Pavilion contains special features, you should consider a longer period such as 36 months.



### What to ask your broker

Does the sum insured reflect my likely turnover for the full indemnity period?

Is my indemnity period long enough to cover the full period of rebuild and recovery?

What is the limit for Increased Cost of Working?

Will this cover my increased costs?



# Protecting your liabilities for third party injury and property damage

## Public Liability insurance for cricket clubs



## Why do you need it?

Cricket is a skilled sport – but sometimes accidents happen. A cricket ball through a nearby window may fall to you to fix. And what happens if a player or spectator gets badly injured while at your club? The costs of any compensation claims could run into millions of pounds if the injury is severe.

Public Liability insurance protects you from compensation claims made against you should a third party be accidentally injured and / or property belonging to a third party gets damaged.

## What should it cover?

For cricket clubs, your public liability cover should be extended to include member-to-member cover – if one member of your club injures another or damages their property. It should also include participant-to-participant cover in case another player injures another. Without these extra covers, you could end up with a legal liability on your hands that is not covered under your policy.

Unfortunately, you also need to be realistic about including cover for liabilities that could arise from allegations of abuse and molestation against anyone associated with your club, for example coaches, members or officials.

No one likes to imagine this could happen at their club, but you should seriously consider the extra protection to cover the potential risk.



### What to ask your broker

Does my policy include a member-to-member extension?

Has it been extended to include participant-to-participant cover?

Does my policy specifically cover abuse and molestation?



# Cover for club coaches, captains and officials

## Professional Indemnity insurance

### Why do you need it?

As a coach, team captain or official at your cricket club, part of your role includes providing guidance and advice to other members of the club. Your knowledge and expertise have a direct impact on other people in your cricket club – but what happens if you make a mistake?

Suggesting the wrong course of action, however unintended, can have serious consequences in sport, from injuries to lost income. And, as we are seeing in other sports such as swimming and gymnastics, claims can be made long after a specific event. Professional Indemnity insurance protects you from the costs of compensation claims against you.

### What should it cover?

Professional Indemnity insurance covers the costs of any compensation claims you may have to pay out as a result of giving the wrong advice to somebody. It is particularly important for Coaches, Captains and other Club Officials who are most likely to be in a position of authority.

This type of insurance is on a 'claims made basis', which means it only covers losses that are reported while the insurance is active.



### Our cover in action

#### Potential pitfalls for professionals

Cricket is a demanding sport that asks a lot of the body. Imagine you have a young fast bowler on your team and you do not pick up that they have a "Mixed Action", only for them to develop chronic back issues.

For a young player this could be devastating. They could lose the opportunity to follow a dream career and face further difficulties in life too. As their coach, you could be blamed and sued for the lost income.

With professional indemnity cover, you can meet these potentially huge costs – helping both the young bowler and protecting yourself in the process. In February 2022, the club was hit by three storms in the space of one week. The net poles were bent by the force of the storm and needed to be replaced – costing £5,000. This time, their insurance covered the claim so the club could replace their equipment in the open without having to raid their reserves.



#### What to ask your broker

Does my liability cover include professional indemnity?

Is there a retroactive date, meaning cover includes claims arising from previous years?



# Looking after the people who work for you

## Employers Liability insurance

### Why do you need it?

If you employ anyone at your cricket club – whether paid staff or volunteers – then you need to make sure you can cover the costs if they hurt themselves or fall ill as a result of their work for you. Employers Liability insurance offers essential protection from claims made against you.

### What should it cover?

Your policy should cover your liability for bodily injury to your employees and volunteers caused by an unsafe workplace.

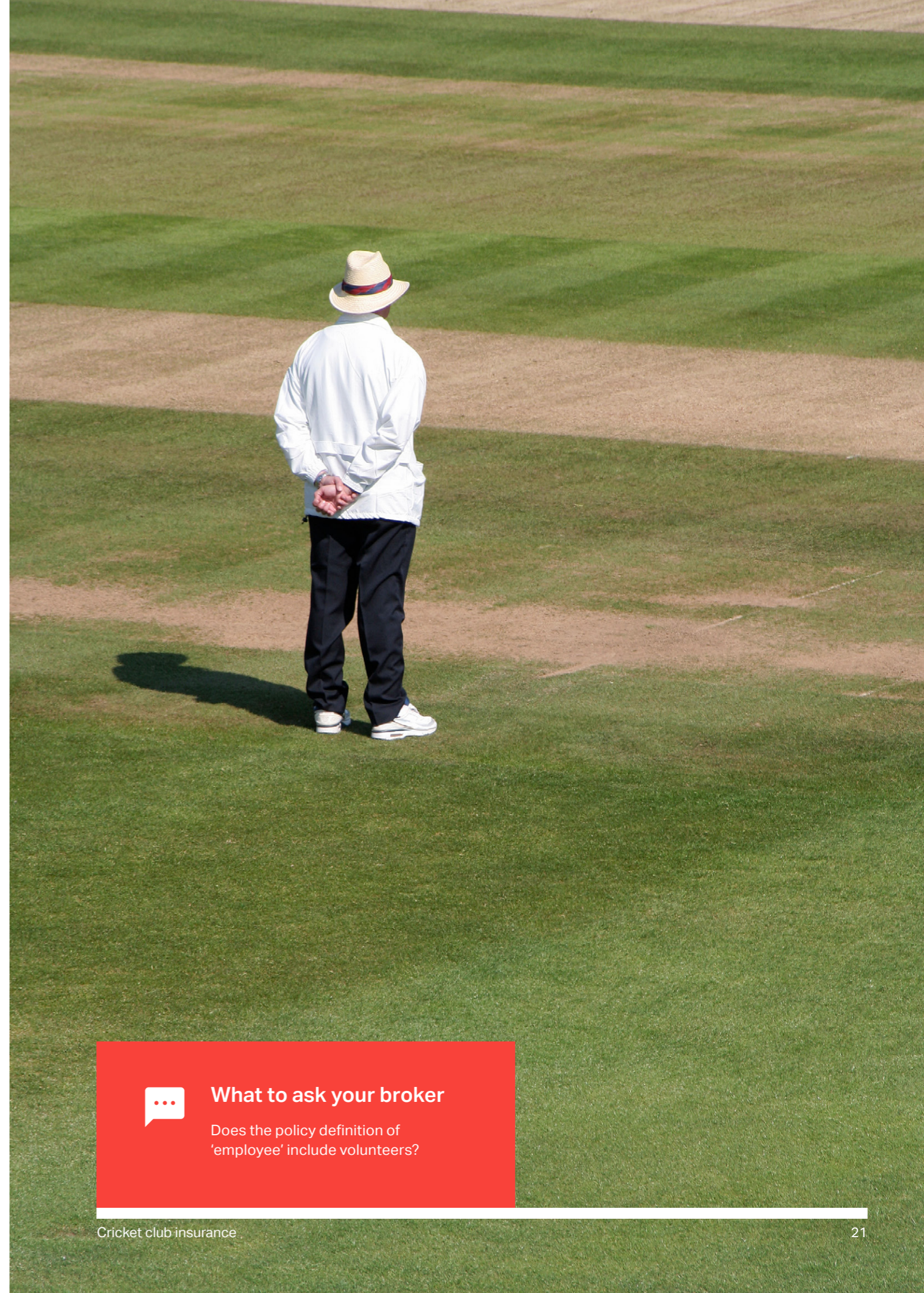
As most cricket clubs rely on volunteers, you need to make sure your policy includes cover for volunteers who maintain the club or work in the grounds, as they are performing the role of an employee even if they are not paid as one.

### Our cover in action

#### Cover for a simple slip

We came to the aid of one of our clients after a club member had an accident on site. The member was up a ladder cleaning guttering during high winds and had a nasty fall, injuring themselves.

We paid out £60,000 in an Employers Liability claim to compensate the injured person, while helping the client's club to keep running.



#### What to ask your broker

Does the policy definition of 'employee' include volunteers?



# Personal protection for the people in charge

## Directors and Trustees Liability insurance

### Why do you need it?

All cricket clubs have a hierarchy, and the people at the top are responsible if things go wrong. Any accusations of discrimination, bullying or harassment, any breaches of health and safety rules or accusations of negligence may be taken up personally with the director or trustee considered responsible.

If this happens, it could fall to you as an individual to pay for legal costs in your defence – and these can be crippling. Directors and Trustees Liability insurance covers your expenses and personal assets in the event a claim is made against you.

### What should it cover?

It covers your committee members for any personal liabilities that they may incur whilst carrying out club duties, and provide a fund for them to defend themselves against legal challenges. It also provides cover where members pursue an individual committee member for negligence.

Consequently, it provides protection for the personal assets of the accused individual as they will not have to pay for their own legal defence costs.



### What to ask your broker

Does my policy provide Directors and Trustees Liability cover?

Is the limit of liability enough to cover likely exposures?



# Looking out for your members

## Personal Accident insurance

### Why do you need it?

Playing cricket is not without its risks. Whether playing, training or practising, it's all too easy for an injury to happen – which could change someone's life.

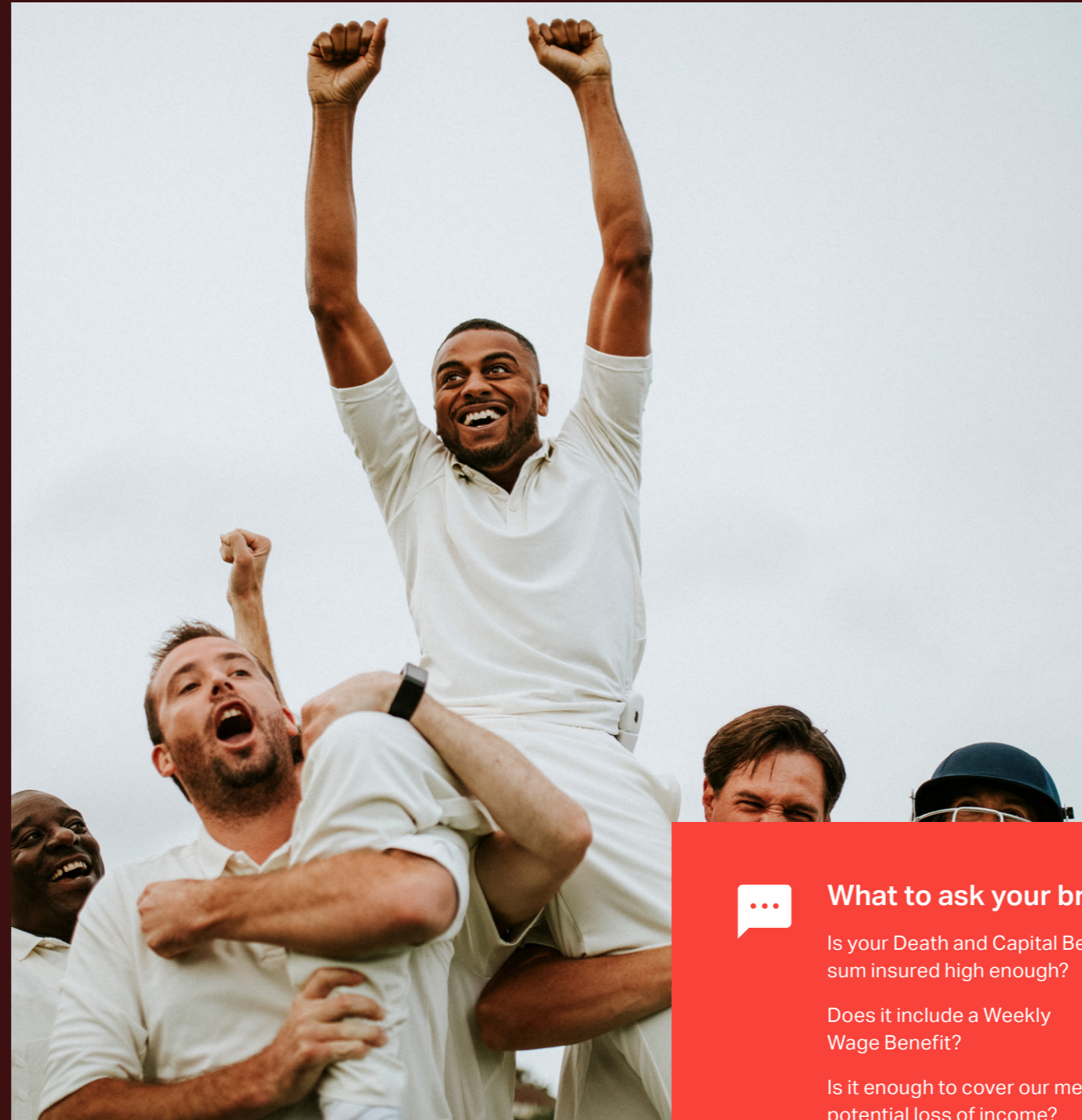
Personal Accident insurance is designed to cover your members for any personal injury they could suffer while representing your club, including travelling to and from your grounds or to matches. It's a sign that you care for your members – giving them peace of mind that you have got their best interests at heart.

### What should it cover?

Personal Accident insurance offers death and capital benefits cover for members and officials of your club during practice, training session or matches, including travel to and from sessions. At Aston Lark, we offer a minimum £25,000 Death and Capital Benefits Sum Insured, which may be increased to £50,000.

As a cricket club, you should also extend cover for costs following an accident for dental, ocular, physiotherapy and medical treatment.

We can also include a Weekly Wage Benefit to cover wages lost as a result of the accident.



### Our cover in action

#### Caring for our cricket clients

We have stepped in to provide support at a number of accidents and tragedies for our cricket club members. Recently, a bowler suffered a heart attack and passed away on the pitch in his follow through. We paid out £25,000 for accidental death, helping his family get through the consequences of this tragedy.

Smaller accidents are covered too. We have paid claims for a range of injuries, including dental costs for a batsman hit by a bouncer, depressed cheek bones for slip fielders and broken fingers – the types of injuries that can be common on the cricket pitch.



#### What to ask your broker

Is your Death and Capital Benefits sum insured high enough?

Does it include a Weekly Wage Benefit?

Is it enough to cover our members' potential loss of income?

# Keeping your cricket club safe online

## Cyber Liability insurance



### Why do you need it?

More and more tasks are carried out online now, whether it's via your cricket club website, emails or online transactions. And while you may think your club is unlikely to get hacked or scammed, the truth is any kind of online presence is a target.

With strict rules around keeping your members' personal details safe and the risk of a fine if there is a data breach, Cyber Liability insurance can protect you from malicious online activity and safeguard your club's members and reputation.

### What should it cover?

Cyber Liability insurance covers your club in the case it is hacked, scammed or the victim of malicious online activity, including social re-engineering – where hackers present fraudulent invoices for payment after they have hacked an official's email address.

It covers you for potential data breaches and any financial losses incurred, as well as helping to shield your club from the reputational damage a data breach can cause.

### A claim that would have been covered

#### **Saving thousands of pounds for one client**

One of our clients, based in Surrey, was scammed after the secretary's emails were hacked. The hackers used the information they found in the emails to create a false invoice and emailed it to the club treasurer pretending to be the venue where the club had recently held its awards dinner.

The treasurer paid the invoice and only realised it was a scam two days later – costing the club £3,500. Cyber Liability insurance would have allowed them to claim the money back.



#### **What to ask your broker**

Does my cover include cyber liability?

Does it include cybercrime?

What does the insurer need us to do regarding our systems and IT processes to ensure cover?



# Cover for the legal costs incurred in contract disputes

## Legal Expenses insurance

### Why do you need it?

There are plenty of responsibilities that come with running a cricket club, and you will have contracts with workers, facilities, and commercial entities. If you end up in a dispute over one of your contracts, it may incur legal costs – which could run into the thousands, especially if you end up in court. Legal expenses insurance covers the costs for you.

### What should it cover?

Legal expenses insurance covers the costs of any legal disputes your club may have relating to Employment, Property Leases and Commercial Contracts.

There is also a free legal helpline, so you can access expert advice before taking any action.





# Get in touch to cover your club

Running a cricket club is rewarding – but it has its challenges too.

We help make it easier for you. To talk through your cover options, simply get in touch with our friendly, specialist team.

We understand cricket and we understand insurance – so we can offer useful advice, guidance and support so you can get the right level of protection for your club at a price that works for your budget.

Or you can simply head online to quote and buy today.

**T 01883 420 240**

**E [colin.mico@howdeninsurance.com](mailto:colin.mico@howdeninsurance.com)**

**W [howdenbroking.com/uk-en/ecb-insurance-centre](https://howdenbroking.com/uk-en/ecb-insurance-centre)**





Contact us at [info@howdenbroking.com](mailto:info@howdenbroking.com)  
or call us on 01883 420 240.

One Creechurch Place, London, EC3A 5AF

T +44 (0)20 7623 3806

F +44 (0)20 7623 3807

E [info@howdenbroking.com](mailto:info@howdenbroking.com)

**[howdenbroking.com](http://howdenbroking.com)**

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