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## Probus Insurance Plans Ltd

### Probus Club Protection Policy Factsheet

#### The Scheme's Aims

The aim of our scheme is to offer cover for your Probus Club's property up to the policy limits. The policy also covers Liability in respect of your Probus Club's activities, provided those activities are confined to regular Club meetings, occasional coach outings to theatres, cinemas, day trips to various places, or events including coach trips abroad and local walks. Essentially, those activities consistent with what one would expect of a senior age group. In order to give you as much information as possible about the scheme and the cover it provides, please call us and ask for a quotation which will include a Demands and Needs statement along with the insurers' Keyfact Statement and specimen Schedule so that you can be sure that the individual cover and sums insured provided by our scheme are sufficient for your Probus Club's requirements and activities. For more details and a quotation for your Probus Club call us on 020 7537 4992 or complete the application form on our website.

#### Annual Premiums

The annual premium is based on the individual Probus Club activities, the number of members and the number of meetings. To enable us to keep our costs down, there is one policy and cover limits for all Members' Clubs Insurance schemes along with a common renewal date of 1st November each year.

#### Minimum Premium

Our quotation will quote the annual premium. However as you may be joining the scheme part way through an insurance period 1st November to 31st October our quotation will also include the pro-rata amount that you will have to pay in that initial year.

#### Protecting the Committee

A main point of the Probus Club Insurance is to protect the Committee as well as members against the possibility of a liability claim being made, either by another Club member, or the public. Whilst the committee or members may feel the chances of a liability claim being made are remote, nevertheless, in the event of a claim being made, the cost of denying liability can be very expensive. It is for this very reason that a large number of Probus Clubs' have joined the scheme, recognising the need to

protect themselves against the substantial costs, time and effort incurred in defending their Probus Club against any potential claim. In other words, let the insurer on the Probus Club's behalf deal with the claims correspondence, and if necessary they will settle the claim.

#### Liability

The object of Public Liability is to protect the Probus Club against its legal liability for death of or bodily injury to its members or third parties or loss of or damage to their property. Actions for negligence produce the most claims under a liability policy. Negligence is the omission to do something that a reasonable person, guided by those considerations which ordinarily regulate the conduct of human affairs, would do, or doing something a prudent or reasonable person would not do. As with all insurances, claims are subject to their policy conditions.

#### Liability Example

Most Probus Clubs arrange outings involving a coach company. In the event of the coach being involved in an accident and members being injured or worse, both the coach company and the Club, (it may be found that the Probus Club were negligent in using the coach company) could be sued as a matter of course. The cost of just defending the Probus Club would be very high whether the Club is liable or not. Therefore, by insuring, Sterling Insurance Co. Ltd will act on the Probus Club committees behalf by dealing with all the claims correspondence, and if necessary settle the claim.

#### European Coverage

Where Clubs take trips to Europe our plan includes Public Liability cover for the Continent of Europe for up to 30 days any one trip. We felt that the European cover was very important for Clubs who arrange short trips abroad.

#### Injured Employees or Members of the Public

Changes in the legal system now mean you must tell us (Probus Insurance Plans Ltd) immediately of any alleged injury to a member, employee or member of the public.

Also you must send every letter you receive to us about an alleged injury by first class post on the day you receive it. Do not respond or acknowledge these letters. You can fax or email a copy to us as well. If you are in any doubt, call us on 020 7537 4992.

### Disclosure

The duty of disclosure or material fact is a continuing one throughout the term of any policy and any material changes should be disclosed to us (Probus Insurance Plans Ltd) as and when they occur or immediately you become aware of them (e.g. a change in the Probus Club's outings, activities or a change in the Officer who holds the Policy Schedule), during the period of insurance or at renewal. Failure to disclose facts material to the insurance could invalidate the cover. If you are doubt as to what constitutes a material fact or circumstance, call us on 020 7537 4992.

### Employers' Liability Regulations

Where Employers' Liability Insurance is included in your policy the Employers' Liability Certificate is in a format, which complies with the Employers' Liability (Compulsory Insurance) Regulations 1998. Please note that you are legally required to keep copies of all Certificates of Employers' Liability Insurance for at least 40 years from the inception date of each certificate. We understand that this requirement begins with certificates with a date of commencement of 1st January 1998 onwards. We recommend that you familiarise yourself with all the provisions of these regulations, as serious financial penalties may be imposed for non-compliance, including fines of up to £2,500 per day. For further information, please contact your local Health & Safety Executive.

This insurance policy is arranged through Moore Stephens Insurance Brokers Limited. Registered in England and Wales No. 03227311. Registered Office: St Paul's House, Warwick Lane, London EC4M 7BP, England. Moore Stephens Insurance Brokers Limited is authorised and regulated in the UK by the Financial Services Authority. If you would like to join the Probus Club Protection Scheme or would like more details, including a Keyfact statement, please call us on 020 7537 4992.

Section of limits of cover	
<b>Section 1 - Employers' Liability</b>	<b>£ 10 million</b>
<b>Section 2 - Public and Products Liability</b>	<b>£ 5 million</b>
<b>Section 3 - Money and Personal Assault</b>	
At Club Official's homes	£ 375
At Club Premises outside meeting hours	£ 375
Any other loss	£ 750
<b>Section 4 - Property Damage</b>	
All regalia and other Club equipment or property	£ 2,500
<b>(Single Article Limit)</b>	<b>£ 750</b>
<b>Section 5 - Additional Expenditure</b>	<b>£ 2,500</b>
<b>Policy Excess</b>	<b>£ 25.00</b>

We believe the information in this factsheet to be correct at the time of going to press but we cannot accept any responsibility for any loss occasioned to any person as a result of acting or refraining from acting as a result of any item herein.

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