

CommercialSelect Renewal Schedule



Your insurance policy is renewed from 1st January 2021.

Please note that the premium, terms and conditions of your policy have been based on the details you have given us. If there have been any alterations to those details it is important that you tell us about them so that your cover remains operative. If you have any doubts about what you should tell us, please contact your insurance adviser.

Policy Number: 07/SZ/26611742/01

Agreement Number: Not Applicable

Account Number: 07/47820

Insurance Adviser: Kerry London Limited

The Insured: THE PROFESSIONAL CRICKETERS ASSOCIATION

Postal Address: THE LAKER STAND
THE KIA OVAL
KENNINGTON
LONDON
SE11 5SS

Renewal Premium:

Annual Premium:

Insurance Premium Tax:

Insurance Premium Tax:

Total Renewal Premium:

Total Annual Premium:

Effective Date: 01/01/2021

Renewal Date: 01/01/2022 at 12.00 hrs

Business Description: PROFESSIONAL CRICKETERS

Clauses applicable to the whole policy (please refer to the Clause Details for full wordings)

Z/1761/1 Contagious Disease Policy Exclusion Clause

Business Travel Section

A

See Clause

Operative Time

Business Travel outside or within the United Kingdom

Item Description

Sum Insured

Item 1. Emergency Medical and Other Expenses

£25,000,000

Item 2. Cancellation, Curtailment and Change of Itinerary

£10,000

Item 3. Personal Property

£10,000

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Allianz Insurance plc, Registered in England number 81658 Registered office: 57
Ladywood, Guildford, Surrey, GU1 1DB, United Kingdom.
Allianz Insurance plc is authorised by the Prudential Regulation Authority and
regulated by the Financial Conduct Authority and the Prudential Regulation
Authority. Financial Services Register number 121849.

Item 4. Money	£5,000
Item 5. Personal Liability	£5,000,000
Item 6. Hijack and Kidnap	£50,000
Item 7. Political Evacuation	£50,000
Item 8. Legal Expenses	£50,000

Declared Travel Pattern (Days)

UK	NIL
Europe	75
USA & Canada	NIL
Rest of the world	NIL
Total	75

Accumulation Limits

Cancellation, Curtailment, Change of Itinerary Accumulation Limit	£250,000
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Clauses applicable to this Section (please refer to the Clause Details for full wordings)

S/5/1 Excess

S/6/1 Insured Persons

Clause Details

Z/1761/1 Contagious Disease Policy Exclusion Clause

General Exclusion 5. Contagious and Infectious Disease

5. Contagious and Infectious Disease (Not applicable to Employers Liability, Public / Products Liability, Liability Excess of Loss, Directors and Officers, Professional Indemnity, Cyber Liability, Personal Accident, Business Travel, Computer, Breakdown, Legal Expenses, Fidelity, Aviation Liability and Terrorism Sections)

Loss, damage, destruction, cost, expense, or any consequential loss, directly or indirectly caused by, arising out of, attributable to, or contributed to by:

a. a Contagious or Infectious Disease;

b. the fear or threat (whether actual or perceived) of a Contagious or Infectious Disease;

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c.the presence or suspected presence of Pathogens at, in or on the premises or property of any person or entity; or

d.any action taken or advice given (whether or not by a competent authority) to prevent, reduce, control or mitigate the occurrence , outbreak, spread or effects of a Contagious or Infectious Disease or any Pathogens,

irrespective of any other cause, occurrence or event operating concurrently, independently or in any sequence to cause the loss.

But this exclusion will not apply to Physical Damage to property insured under the Policy and any business interruption directly resulting from such Physical Damage, where such Physical Damage itself results from fire, lightning, explosion, aircraft or other aerial devices or articles dropped from them, riot, civil commotion, strikers, locked-out workers, persons taking part in labour disturbances, malicious persons, earthquake, storm, flood, escape of water from any tank apparatus or pipe, impact by any road vehicle or animal or theft.

For the purposes of this exclusion:

Loss includes, but is not limited to financial and business interruption loss, loss of value, marketability or use of property, fines and penalties. Cost or expense includes, but is not limited to any cost to:

i.clean-up, detoxify, decontaminate, or remove Pathogens from any property where the property is or is feared to have been affected by Pathogens or a Contagious or Infectious Disease

ii.monitor or test for Pathogens or a Contagious or Infectious Disease; or

iii.provide medical treatment for persons affected by a Contagious or Infectious Disease

Physical Damage means physical loss, damage or destruction. For the avoidance of any doubt, the presence of a Pathogen on property or contamination of property by a Pathogen does not constitute Physical Damage;

Malicious persons do not include persons who maliciously, deliberately or recklessly:

i. cause Pathogens to come into contact with the premises or property of any person or entity; or

ii.cause or attempt to cause another person or persons to contract a Contagious or Infectious Disease and, in or by so doing, cause Pathogens to come into contact with the premises or property of any person or entity.

Contagious or Infectious Disease means

Any disease, illness or condition affecting humans or animals which is caused by or can be transmitted by means of any Pathogen, where the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms (including from one human to another, one animal to another, from an animal to a human or vice versa, or through contaminated water, faeces or food)

Pathogen means

Any pathogen, including but not limited to a virus, bacterium, parasite, fungus, other organism, micro-organism, any variation or mutation thereof, whether deemed living or not, or any other substance or agent capable of causing a Contagious or Infectious Disease

S/4/1 Operative Time of Cover

The Operative Time is deleted and rest ated as follows: All Travel within and outside of the United Kingdom.

S/5/1 Excess

In respect of Item 3 - Personal Property and Item 4 - Money, a £25 Excess shall apply to each and every claim.

S/6/1 Insured Persons

The definition of Insured Persons is deleted and restated as below: Any playing member of the Professional Cricketers' Association registered with a First Class County (as defined by the England & Wales Cricket Board) and/or under contract with the same First Class County to provide his service as a professional or semi-professional cricketer including MCC Young Professionals. & Overseas players contracted to a First Class County whilst playing within the United Kingdom and for their First Class County overseas on tour. & Any player covered under an England & Wales Cricket Board contract including England Women Cricketers & Any official of the Professional Cricketers' Association including Ambassadors & Any partners and/or dependent children of the above mentioned Insured Persons, whilst accompanying or not. & All Academy players of the Insured aged 12 to 18 years old who have paid their annual subscription in respect of Travel for cricketing activities only.

Client News

NOTIFICATION OF CHANGES TO YOUR ACCIDENT AND HEALTH POLICY

At Allianz Insurance plc, we constantly review our products. Following our latest review, we are delighted to tell you that with effect from the renewal date of your Policy you will now be provided with our most up-to-date wording and assistance.

Whilst writing, we would also take the opportunity to clarify how this policy responds to travel disruption. Please read this guidance in conjunction with your new Policy Wording and Schedule. If you have any questions about the new Policy, please refer these to your insurance adviser.

Cancellation, Curtailment and Change of itinerary Section

Your policy will continue to include Pandemic cover as well as cover for diseases such as Coronavirus but now with a limit of £250,000 in any one Period of Insurance.

The Allianz Travel Oracle Website & Mobile App

We are pleased to provide you with access to the Allianz travel website and APP which provide an invaluable source of pre-travel advice as well as current travel information, advice and real-time alerts on breaking news. Access can be from anywhere in the world via a secure log-on. Registration details are at the start of the Business Travel section within your policy.

How this policy responds to Travel Disruption

This Insurance cover is only triggered for unexpected events, that are outside the policyholders control. Government responses or local regulations regarding a known problem (e.g. Covid19) are not unexpected events.

Any travel bookings made after FCO advice is published (e.g. 20th March 2020 for Covid19) will be at your own risk, as you are planning a trip in the face of a known disruption. You should check your booking conditions and consider using Credit card payments wherever possible.

Rearranging a trip departing in the medium to long term future is within your control, and so not claimable.

Rearranging imminent trips or acting on very recent government advice may not be practical, so after exploring options with your travel provider, you should discuss your circumstances with the Allianz Claim team.

Insurance cover is only available for non-recoverable costs, you are expected to seek refunds from travel providers or Credit card providers before making an insurance claim.