

# Commercial Select Renewal Schedule

Your insurance policy is renewed from 1st January 2024.

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/25433340/01

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

Effective Date: 01/01/2024

Renewal Date: 01/01/2025 at 12.00 hrs

Business Description: PROFESSIONAL CRICKETERS

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

Z/1104/1 Three year rate stability agreement

## Personal Accident

### Insured Persons Categories

A

See Clause S/15/1

Operative Time

24 Hours

### Part 1. Accident Cover Scale of Compensation

Item Description	Sum Insured
Policy number: 07/SZ/25433340/01	10/01/2024

1. Death (Fixed)	£50,000
2. Loss of Sight One Eye/One Limb/Hearing One Ear/Speech (Fixed)	£60,000
3. Loss of Sight Both Eyes/Limbs/Hearing Both Ears(Fixed)	£60,000
4. Permanent Total Disablement (Fixed)	£60,000
5. Temporary Total Disablement (per week)	Not Insured
6. Temporary Partial Disablement (per week)	
Deferment Period for Items 5 and 6 (days)	NIL
Maximum Benefit Period for Items 5 and 6 (Weeks)	NIL

B

Any registered member of the Insured not in Category A

Operative Time

24 Hours

#### Part 1. Accident Cover Scale of Compensation

Item Description	Sum Insured
1. Death (Fixed)	£5,000
2. Loss of Sight One Eye/One Limb/Hearing One Ear/Speech (Fixed)	£5,000
3. Loss of Sight Both Eyes/Limbs/Hearing Both Ears(Fixed)	£5,000
4. Permanent Total Disablement (Fixed)	£5,000
5. Temporary Total Disablement (per week)	Not Insured
6. Temporary Partial Disablement (per week)	
Deferment Period for Items 5 and 6 (days)	NIL
Maximum Benefit Period for Items 5 and 6 (Weeks)	NIL

#### Maximum Benefit anyone Insured Person

Max Benefit Items 1-4 (per person)	£60,000
Max Benefit Items 5-6 (per week)	£1,000

### Accumulation Limits

Aircraft Accumulation Limit	£750,000
Event Accumulation Limit	£10,000,000
Non-Scheduled Air Accumulation Limit	£250,000
Contamination by Terrorism Accumulation Limit	£1,000,000

### Clauses applicable to this Section (please refer to the Clause Details for full wordings)

S/12/1 Core Cover

S/13/1 Top Up Cover

S/14/1 Associated Illness

S/15/1 Category A Insured Persons

S/16/1 Sickness Extension

### Clause Details

#### S/1/1 Category A Insured Persons

The definition of Category A Insured Person(s) is as follows: Any playing member of the Professional Cricket Association registered and/or under contract on a senior, standard or rookie contract with a first class county or regional partner or hundred team including domestic and overseas cricketers & any player covered under an England & Wales Cricket Board (ECB) contract and any playing member of the England Legends team when playing in an England Legends capacity only.

#### Z/1104/1 Three year rate stability agreement

In consideration of The Insured agreeing to maintain all Applicable Sections of this Policy in force for the Period of Agreement specified below The Insurer will offer renewal of the Policy on 01/01/2024 and 01/01/2025 at the rates of premium in force for the Applicable Sections for the expiring Period of Insurance.

Provided that

- A. the Loss Ratio for any one Period of Insurance does not exceed 70%
- B. The Insured wherever possible notifies The Insurer immediately of all known injury, loss, destruction, damage or consequential loss which has occurred during the Period of Agreement
- C. the Insured undertakes within the time limits specified any risk improvements required by The Insurer

- D. all Sums Insured, Declared Values and estimates on which the premium is based are to be reviewed by The Insured prior to the end of each annual Period of Insurance within the Period of Agreement and will form the basis of the premium calculation for each subsequent annual Period of Insurance within the Period Agreement
- E. The Insurer may terminate this Agreement or amend the rates of premium, terms and conditions of this Agreement to reflect material
- i. changes in the Business which increase the risk exposure
  - ii. acquisitions or disposals of companies by The Insured
  - iii. increases or decreases in Sums Insured, Declared Values and estimates for each annual Period of Insurance within the Period of Agreement (where such changes exceed 133% of these values at the commencement of the preceding Period of Insurance)
  - iv. changes in legislation or regulatory requirements or a material legal precedent established by any court of law
  - v. changes in the availability or cost of reinsurance cover to The Insurer or any new limitations imposed upon The Insurer by any reinsurers
- F. any increase in Insurance Premium Tax will be paid by The Insured in addition to the premium.
- G. this Agreement applies to any Policy or Policies which may be issued by The Insurer in substitution of this Policy during the Period of Agreement

All other terms, conditions and exceptions of this Policy continue to apply.

For the purposes of this Agreement:

1. Applicable Sections shall mean all Sections of this Policy other than Terrorism, Commercial Legal Expenses, Aviation Products Liability, Professional Indemnity or Directors and Officers Liability.
2. Loss Ratio shall mean the sum of;

$$\frac{\text{Total Paid and Outstanding Claims}}{\text{Earned Premium}} \times 100$$

For the purposes of this definition:-

- a. Total Paid and Outstanding Claims shall mean the sum of claims paid (including costs and expenses) and all amounts outstanding in respect of all Applicable Sections as assessed by The Insurer eleven months after commencement of each Period of Insurance for claims occurring for the period up to eleven months after commencement of each Period of Insurance.
- b. Earned Premium shall mean the total premium paid for all Applicable Sections of this Policy, including adjustments but excluding commission, for the eleven months after commencement of each Period of Insurance.

3. Period of Agreement shall mean:

### **S/12/1 Core Cover**

Core cover is

a. the Sums Insured for Category A, Benefits 1 to 3 as stated on the policy schedule and

b. Benefit 4 Sums Insured revised according to the members Age as follows

£25,000 up to the age of 21

£60,000 age 22 to 27

£50,000 age 28 and 29

£37,500 age 30 to 33

£20,000 age 34 and over

c. If the member has a spouse or child the Sum Insured for Benefits 1 to 4 are increased by 2% per person, up to a maximum of 10%.

### **Aggregate Deductible**

It is hereby agreed that the first £90,000 of Benefit due under this Core Cover in any given Period of Insurance is to be paid by the Insured.

### **S/13/1 Top Up Cover**

Top up cover is additional Sums Insured applying to members who are notified to the Insurer.

a. Benefits 1 to 3 are not increased

b. Benefit 4 Sums Insured are increased according to the members Age as follows

£25,000 up to the age of 21

£60,000 age 22 to 27

£50,000 age 28 and 29

£37,500 age 30 to 33

£20,000 age 34 and over

c. No additional Sums Insured apply if the member has a spouse or child

Aggregate Deductible Does not apply to these Top Up Sums Insured.

Additional Claims conditions Apply to Top Up cover as follows

- a. An Insured Person will not be considered as suffering Permanent Total Disablement if they are on the active roster of any professional or semi-professional team or if they are a member of a professional or semi-professional association for which they are contractually or otherwise obliged to play, and/or are dressed, available and physically able to practise or play for any such team or engage in any part of their Usual Occupation regardless of whether they do in fact play or practise.
- b. If the consequences of Accidental Bodily Injury or Sickness are judged by the Insurer's medical examiner to be aggravated by an existing physical disability or condition of the Insured Person, the Benefit payable under this Policy shall be reduced by the amount which it is reasonably considered would have been the effect of the prior physical disability or condition of the Insured Person in the cause of the claim.
- c. The Insured Person is considered to have made a recovery when they are able to undertake their Usual Occupation and perform the major duties thereof, even if they choose not to, and the Insured Person shall be deemed not to be suffering Permanent Total Disablement and no claim shall be payable hereunder.
- d. If the Insurer pays a claim under this Extension and the Insured Person becomes able to undertake their Usual Occupation at a later date, the Insured must refund the claim payment to the Insurer.

#### **S/14/1 Associated Illness**

the Definition of Associated Illness is deleted and restated as per the below:

Sickness, disease, Traumatic Brain Injury or Post Traumatic Stress Disorder that results directly from the Insured Person sustaining Accidental Bodily Injury that would not otherwise have arisen and had not previously arisen

#### **S/15/1 Category A Insured Persons**

- 1) Any registered playing member of the Insured who is under contract with a first class County as a professional or semi-professional cricketer
- 2) MCC Young Professionals.
- 3) any player covered under an England and Wales Cricket Board (ECB) contract.

#### **S/16/1 Sickness Extension**

Benefit 4 is extended to include Sickness that is contracted during the Period of Insurance subject to the following additional Exclusions.

- 1) Sickness for which medical advice or treatment has been sought or received by the Insured Person in the twelve (12) calendar months prior to the original first Period Of Insurance or commencement of this Sickness cover.
- 2) Sickness resulting from the Insured Person failing to follow advice of a Qualified Medical Practitioner
- 3) Sickness which commences within the first 28 days after the date from which an Insured Person first becomes covered under this Sickness Section unless the Insured Person was covered by another sickness insurance immediately prior to this Sickness Section

- 4) Sickness which is suffered as a result of the Insured Person being pregnant or giving birth unless Sickness arises from a diagnosed medical complication which is not a normal symptom of pregnancy or childbirth.
- 5) Sickness contracted by an Insured Person who is over sixty five (65) years of age at the start of the latest Period Of Insurance
- 6) No benefit is payable if the Member is not under a contract of Service with a first class county.

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