



# Sport club insurance

For amateur and semi-professional sport.



# Sport insurance specialists

We arrange insurance for some of the UK's most prestigious sporting venues. So it only comes naturally that we should utilise our expertise in this sector to develop a product specifically suited for clubs at amateur and semi-professional levels.





# Protection that will give you peace of mind

The roar of the crowd, the thrill of competition, the towering highs of victory and the devastating lows of defeat — this is what colours the local sports club.

However, amongst this revelry, your club can be subject to many risks, including catastrophe perils. To make sure you are appropriately covered, you should secure a policy tailored to your specific needs.

Whatever your sport, we will work with you to pick the most essential covers for your organisation. This document highlights some of the covers most commonly available as part of our sports club policy.

**Important note:** This is a summary of the cover available and not all the policy benefits and limits are expressed in full. A full summary of the policy terms, conditions and exclusions will be provided as part of a detailed insurance quotation. Full terms, conditions and exclusions are shown in the policy document, a copy of which is available on request.



# Pick and mix!

**Sports club insurance with a difference.**

Every sports club has specific needs, which means that a standard insurance policy may not fit everyone. This means that choosing a policy through a non-specialist broker does not necessarily guarantee that all your insurance needs are catered for. That's where we come in.



Fixed  
floodlights



Scoreboards  
and sightcreens



Fixed goals  
and posts



Playing surfaces  
(natural/artificial)



Liabilities



Buildings  
and stadia



Contents



Business  
interruption

# The cover available

## What can the sports club policy cover?

We can provide a product that can cover a combination of the following:

- **Liabilities** including public, products, employers and trustees.
- **Professional indemnity.**
- **Trustees/committee personal accident.**
- **Business interruption.**
- **Material damage** - buildings and contents.
- **Glass.**
- **Replacement of keys and lock mechanisms** - following theft.
- **Ancillary buildings** - non-standard construction including fixtures and fittings.
- **Playing surfaces** - natural or artificial at the premises, including those enclosed within a building or ancillary building.
- **Machinery and plant** - and other equipment at the premises for use in the course of your business.
- **Sports fixtures and fittings** including:
  - fixed floodlights
  - perimeter railings
  - dugouts
  - scoreboards
  - sightcreens
  - fixed posts and goals at the premises.
- **Sports and business equipment** - sports equipment and portable equipment (including computers, video cameras, watches and mobile telephones) used by you or in connection with your business.
- **Cups, trophies and memorabilia** - cups, trophies, medals and sports memorabilia at the premises or anywhere else in the United Kingdom with your permission.
- **Stock.**
- **Frozen or refrigerated goods** - contained inside any freezer or chilling equipment, room or store.
- **Miscellaneous contents** - items not covered under any other section.
- **Property in transit** - within the UK outside the confines of the premises.
- **Money** - in UK whilst at the premises, in transit, in night safe and at private residence.
- **Personal assault** - compensation for injury sustained, (within the UK) in the course of the business, as a result of assault for the purpose of theft or attempted theft.
- **Rent payable** - sums that you are legally liable to pay as rent for the premises, provided the premises are unfit for occupation due to damage.
- **Loss of licence.**
- **Legal expenses.**



# Building a product to suit

## Specialist support and guidance

You won't just benefit from a product designed specifically for sport organisations. You can also enjoy direct access to a specialist team of sport insurance and risk management advisers to give you added confidence.

### The next step

When you run a sports club or organisation you need a tough sports insurance policy that provides a solid defence against never-ending uncertainty.

We have the expertise to find you the perfect policy combination, so you can enjoy the game, worry-free.



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Lines are open Monday to Friday, 9am to 5pm.

**How we use your data.** If you are interested in how we use your personal information and how you may exercise your rights in respect of that information, please refer to the Marsh Privacy Notice <https://www.marsh.com/uk/privacy-notice.html>





## About Marsh Sport

Marsh Sport is a specialist division of Marsh Ltd with dedicated teams across the UK offering insurance broking and risk management advice to the world of sport, entertainment and leisure industries. We are amongst the market leaders in the provision of insurance intermediary and risk management services in the sport sector. For more information visit [marshsport.co.uk](https://marshsport.co.uk).

## About Marsh

Marsh is the world's leading insurance broker and risk advisor. With around 45,000 colleagues operating in 130 countries, Marsh serves commercial and individual clients with data-driven risk solutions and advisory services. Marsh is a business of Marsh McLennan (NYSE: MMC), the world's leading professional services firm in the areas of risk, strategy and people. With annual revenue nearly \$20 billion, Marsh McLennan helps clients navigate an increasingly dynamic and complex environment through four market-leading businesses: Marsh, Guy Carpenter, Mercer and Oliver Wyman. For more information, visit [marsh.com](https://marsh.com), follow us on [LinkedIn](#) and [Twitter](#) or subscribe to [BRINK](#).

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