



**VANTAGE**  
INSURANCE SERVICES

# **INSURANCE FOR CLUBS AND SOCIETIES**

**Post to  
Vantage Insurance Services Ltd  
Crest House  
Station Road  
Egham  
Surrey  
TW20 9LG  
Tel: 01784 484617  
Fax: 01784 484610**

#### **OUR GUARANTEE**

**Your have 14 days after you receive your policy documentation to consider the full policy. If you are not happy and have made no claims, we will cancel the insurance and give you a refund.**

## About the Cover

### To insure your club or society:

- Simply decide the areas and levels of cover you need - please note that your cover must include Section 1: Public Liability cover.
- Complete the appropriate sections of this application form.
- Return the application form and your payment details to Vantage Insurance Services Ltd. Crest House, Station Road, Egham, Surrey TW20 9LG.

If you have any queries or need advice call 01784 484617

## Section 1: Public Liability

This section gives cover for your legal liability in connection with your club or society, up to £2.5 million including related legal costs, if someone is injured or their property is damaged.

**This section of cover is compulsory.**

### Your cover applies to:

- All club or society meetings.
- All events, shows and functions attended by your club/society.
- Branded products sold or supplied, including food and drink.
- Committee members, employees and officials on club/society business.
- Damage to leased or rented buildings.

## Section 2: Member to Member Liability

This section provides cover for legal liability up to £2.5 million including related legal costs in connection with injuries to members, their property or their dog/s caused by another member of the club/society or their dog/s, while participating in the activities of your club/society.

## Section 3: Member 's Personal Liability

**This section is included FREE if you take out Section 2.**

This section gives cover for the personal liability of your members in connection with club activities at club events if someone is injured or their property is damaged up to £2.5 million plus legal costs. (This section excludes the use of live ammunition).

For training or obedience classes cover applies to the owners or handlers of dogs being trained.

## Section 4: Employers' Liability

**This cover is FREE unless you incur wages**

This section provides cover for your legal liability for death, injury or disease to employees, including judges and show officials deemed to be employees up to £10 million plus related legal costs.

**Excess** for Sections 1 - 4:  
**£250** each and every claim

## Section 5: Cups & Trophies

This section gives cover for Fire, Theft, Accidental loss or damage to your cups and trophies, up to £1,000 for each cup or trophy and up to £5,000 in total, while they are:

- 1) At any organised club event.
- 2) At the home of any club/society member.
- 3) Being taken to or from a club event.
- 4) In a locked building.

**Excess:**  
You pay the first: **£50** of each claim.

## Section 6: Property and Equipment you Own or Hire

This section gives cover for Fire, Theft, Accidental loss or damage to property you are responsible for, own or hire when it is being used at, taken to or from an organised club event or is in a locked building. (This section excludes Cups and Trophies and Money).

### Excess:

You pay the first: **£250** of each claim for tents  
**and**  
**£50** of each claim for all other property

## Section 7: Abandoned Events

**This section is included FREE if you take out Section 6.**

This section gives cover for the amount you are unable to recover up to the limit selected in Section 6, if all or part of an organised club event has to be cancelled or stopped because of something outside your control (**excluding the weather, financial difficulties, foot & mouth, lack of support or cancellation of a special guest**).

### Excess:

You pay the first: **£100** of each claim.

## Section 8: Money

This section gives cover for loss or damage to money up to the following amounts that are:

1a) At an organised club event.	£	1,000
b) While being taken to or from a bank by an official or committee member.	£	1,000
c) While in a locked safe in a building or a bank night safe.	£	1,000
2 While in the home of an official or committee member.	£	500
3 While an official or committee member is taking the money to or from their home.	£	500

### Excess:

You pay the first: **£50** of each claim.

## Section 9: Professional Indemnity

This section covers your Legal Liability for claims made against you which allege that your negligent act, error or omission have caused financial loss.

- N.B.
- 1) This cover operates on a "claims made" basis. This means cover applies only to claims first made against you during the period of insurance.
  - 2) Costs and expenses are part of the sum insured.
  - 3) The sum insured is an aggregate limit.

### Excess:

You pay the first: **£250** of each claim.

**Please return this application, with your payment to :-**

**Vantage Insurance Services Ltd.**

**Crest House  
Station Road  
Egham  
Surrey  
TW20 9LG**

Telephone: 01784 484617

Fax: 01784 484610

Registered Office:

7 Birchin Lane, London EC3V 9BW

Registered in England No. 02160655

# Application Form

PLEASE COMPLETE AND TICK APPROPRIATE BOXES FOR COVER REQUIRED

## About you the Club/Society

Club name

Name of your Secretary/Treasurer

Address

  
  


Postcode

Telephone number

1) Total number of members

2) Please outline the frequency of your following activities:-

Number of shows per annum

Number of training classes per week

Approx. number of dogs trained per week

**If training is the dominant risk, please contact us for a quotation, unless we have already quoted otherwise**  
Please detail any other activities:

  


3) Is ammunition (live or blanks) used in any of your Club/Society activities?

Yes

No

If **Yes**, please answer the following:-

a) Will you be using live ammunition or blanks?

b) How will the ammunition normally be stored?

  


c) What security arrangements will be effected?

  


d) What sensible precautions will be taken to avoid shooting bystanders?

e) How frequently will you use ammunition?  
(i.e. 1 in 5 activities, 1 in 10 activities etc.)

Any other relevant information

  


Cover start date for one year

## Section 1: Public Liability

**You MUST take out this section**

Please tick box

Club membership up to 100

£ 58.00

Club membership 101 to 200

£ 78.00

Club membership 201 to 350

£ 102.00

Club membership 351 to 500

£ 131.00

Club membership 501 to 700

£ 168.00

Club membership 701 to 1000

£ 220.00

Club membership 1001 & above,  
enter number of members in box

X 0.21 = premium

**Companion Shows only**

£ 32.00 1 show

£ 53.00 2 shows

£ 63.00 3 shows

Enter total premium for this section

## Additional Cover for Large Events Yes No

Do you need extra cover for organising events with over 1,000 participants & spectators? If **YES**, please answer the following for **referral**:-

a) Premises where events are to be held

b) Type of event/s to be held

c) Total number of events held each year

d) Total number of participants at any one event

e) Total number of spectators at any one event

Premium required for events

**T.B.A.**

## Section 2: Member to Member Liability Yes No

Please tick box

Club membership up to 100

£ 27.00

Club membership 101 to 200

£ 37.00

Club membership 201 to 350

£ 46.00

Club membership 351 to 500

£ 61.00

Club membership 501 to 700

£ 85.00

Club membership 701 to 100

£ 119.00

Club membership 1001 & above, enter number of members in box

X 0.12 = premium

Enter total premium for this section

## Section 3: Member's Personal Liability

If Section 2 is taken out

**FREE**

## Section 4: Employers' Liability Yes No

Have you ever been prosecuted under the Health and Safety at Work Act or been in breach of any law relating to the health and safety of employees? If **Yes**, please provide full details:

  


Premium is calculated at 1.15% of annual payroll & subject to a minimum premium of £105

Estimated annual payroll, if appropriate £  x 1.15% = Premium £

## Section 5: Cups & Trophies Yes No

Cups and trophies

Premium £23

with a total value up to £2,500

**OR**

Cups and trophies with a total value of more than £2,500, but not exceeding £5,000

Premium £1 for each £100 value

Enter total amount of cover where above £2,500, but not exceeding £5,000

£  x 1% = £

Please list cups and trophies over £350 each, an additional premium may apply :-

	£
	£
	£
	£

Enter premium for this section

**Section 6: Property you Own/Hire** Yes  No

Total value of property up to £10,000  **£ 39.00**  
**OR**  
 Total value of property up to £15,000  **£ 60.00**

Please tick box

Enter premium for this section  £

**Section 7: Abandoned Events**

If section 6 is taken out **FREE**

**Section 8: Money** Yes  No

Limit for 1a), b) and c) £1,000  
 Limit for 2 and 3 £500  
**OR**  
 If you require the limit increased, for 1a), b) and c), to £2,000  **£ 23.00**

Please tick box

Enter premium for this section  £

**Section 9: Professional Indemnity Insurance**

**For Trainers Only** Yes  No

Sum insured is £100,000 in the aggregate, subject to an excess of £250 each and every claim.

Projected annual income for all training sessions	Please tick	Premium
Up to £3,000	<input type="checkbox"/>	£ 71.00
£3,001 to £5,000	<input type="checkbox"/>	£ 91.00
£5,001 to £7,500	<input type="checkbox"/>	£ 120.00
£7,501 to £10,000	<input type="checkbox"/>	£ 171.00
£10,001 to £12,500	<input type="checkbox"/>	£ 205.00
£12,501 to £15,000	<input type="checkbox"/>	£ 244.00
£15,001 to £20,000	<input type="checkbox"/>	£ 264.00

Enter premium for this section  £

Are you aware, after enquiry, of any circumstance or incident that could lead to a claim? If Yes, please give details:

**PREMIUM PAYABLE FOR ALL SECTIONS**  + **£5** Administration Fee

**TOTAL PREMIUM PAYABLE ' =**

Please tick box if you require a Certificate of Insurance for display purposes

Payment method:  
 Cheque  Credit Card  Switch

Card number

Cardholder's name

Cardholder's Signature

Expiry date  Issue number or valid from (Switch only)

**General Questions**

1) In the last five years, have you had any claims made against you, or had any incidents occur that would have been covered by this policy if it had been in force at the time?  
 If **YES**, please give full details:

2) Have any officials or committee members of your branch of the Club or Society ever been convicted of any offence involving dishonesty, theft, arson or criminal damage?  
 If **YES**, please give full details:

3) Has any insurer ever refused to insure you, applied special terms or increased premiums on any of your insurances?  
 If **YES**, please give full details:

4) Is there any other information likely to influence the acceptance or assessment of this application? If **YES**, please give full details:

**This must be signed**

I/We declare that:

- The information I/we have given in this application is true and complete.
- I/We have given all the information that I/we know or can reasonably get that could affect this application, even if I am/we are not sure that the information will be used.
- I/We confirm that I/we have read and understood the Client Fact-File.
- I/We understand that insurance companies share information with each other. Information about policies and claims help reduce risks, handle claims and prevent fraud. I/We agree to this.

**Your signature/s**

Date:

Please PRINT your name/s

Position/s held in your Club/Society