

RICHARD WESTON LIMITED

INDEPENDENT INSURANCE BROKERS

P.O. BOX 168, LONDON SW20 8LE

TELEPHONE 020-8543 6166 : FACSIMILE 020-8543 6168

E-MAIL info@richardweston.co.uk

West Cumberland OC
c/o Deborah Goodwin
Lowyard Barn
Overend
Greysouthern Cumbria
CA13 0UA

15 August 2025

Dear Deborah

BOF Clubs Equipment insurance renewal

Your equipment insurance falls due for renewal on 1st September 2025. With apologies for the delay because we have only just received terms from the insurers I have pleasure in inviting renewal on the same terms as last year with premium rates follows:

General equipment – 1.25%

Electronic equipment – increase from 1.95% to 2.00%

Computers – 3.1%

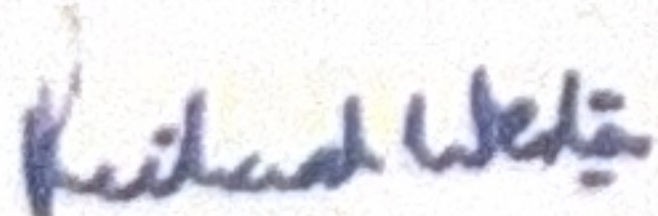
Previously we have reminded you about hiring toilets, leaving equipment out overnight at an event and borrowing from or lending to other clubs. Please now see our Risk Management notes which will accompany your renewal certificate. We encourage you to store it alongside a blank Major Events Form in the section of your web site which deals with information for organisers.

We have negotiated one addition to the cover at a premium of £28 (no club discount). You can include an extension for property, e.g. dibbers or control boxes, sent away for upgrading. This is subject to a maximum of £2,500 any one time, 30 days, suitably packed, using a recognised carrier.

For carriage by a club member you are covered already but not at the repairers' premises. If that's a concern please contact us.

In the hope that you wish to renew I attach a summary of the cover and a premium calculation. By all means amend this and pay accordingly if you wish to alter your sums insured (with an updated list please) but otherwise I look forward to receiving your renewal instructions and payment.

Yours sincerely



Richard Weston FCII

ORIENTEERING CLUB INSURANCE - RISK MANAGEMENT PROCEDURES

NB – THIS INFORMATION, TOGETHER WITH A SUMMARY OF THE COVER, SHOULD BE MADE AVAILABLE TO EVENT ORGANISERS WHO MUST READ AND ABIDE BY IT FOR THE PRESERVATION OF PREFERENTIAL COVER AND/OR TERMS FOR CLUBS' EQUIPMENT INSURANCE

- Equipment is covered on an "unspecified" basis, i.e. your certificate does not contain a schedule of it. However the Club's list will be used as a guide to what is owned by the Club and it is mandatory to insure *all* your equipment
 - Use of another club's equipment is covered by the other club if the club is insured by us but limited to an aggregate value of £5,000 for all hiring out in any one period of insurance
 - Use a Major Events Advice Form to arrange cover for all other hired or borrowed equipment, being sure to check the replacement value with the owner, especially of toilets
 - Controls can now be covered if put out overnight, subject to (i) prior advice to Richard Weston Limited (ii) placed in remote locations only, i.e. off paths or public spaces and (iii) only put out the day before the relevant event.
 - Where there is a possibility of the extra sum insured for a single event exceeding £10,000 allow at least a week for us to negotiate the cover
 - Do not use computers (portable or desktop) anywhere susceptible to damp
 - Do not erect tents, particularly "marquees", if windy conditions are forecast. Better to plan for a sheltered location and have additional guy ropes available
- NB What is a "marquee"? For the purposes of this policy it is a large tent with a value in excess of £1,000, comprising a frame and heavy duty canvass roof, and curtain walls which can be split into demountable sections
- Marquees hired professionally should be insured with the owners. Our underwriters do not want to encourage including marquees on this policy
 - Storage locations should be adequately secured. Garages require a manufacturer's lock for "up-and-over" doors or a substantial padlock and hasp bolted through the door
 - Do not use the storage location(s) where you keep bulky items for equipment which is susceptible to damp or of significant value. This would include maps, e-punching boxes and time clocks as well as the obvious things like computers
 - Portable toilets are covered overnight but must not be left in "exposed" places, i.e. NOT on open land, lay-by or public forest track. Preferably use a farmer's field or concealed location. These units are more attractive than you might think. If stolen they can be taken far away and profitably hired out to contractors and the like
 - Portable toilets must be checked on arrival *and on collection* to make sure they are undamaged both before and after use and to ensure that it is the owners who collect them
 - Ensure that electrical/electronic equipment left in an unoccupied vehicle is concealed from view and that the vehicle is fully locked
 - Breakdown, whether electrical or mechanical and whether of computers or any other equipment is not covered, nor is gradually operating causes of damage such as damp, mildew or vermin
 - Cash, consequential loss and cancellation expenses are not covered but we can quote for cancellation expenses with relevant details and well in advance of event
 - Unexplained loss is not covered so you must ensure that all incidents involving theft are immediately reported to the Police, however bizarre that might seem to them!

Contact details for questions: Heather Copestick (Richard Weston Ltd) preferably by email info@richardweston.co.uk, or tel. 020-8543 6166 / fax 020-8543 6168.

RICHARD WESTON LTD

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SUMMARY OF COVER - ANNUAL POLICY

TYPE:	All risks of physical loss or damage
INSURER:	China Taiping Insurance (UK) Ltd Subject to proposal and list of equipment
INSURED CLUB:	Club / secretary's name & address
POLICY YEAR:	Renewal date 1 st September. Cover for new club runs from date of order
COVERING:	Orienteering equipment belonging to or the responsibility of the insured club
SUM INSURED:	Total of maps/equipment as per list List of equipment must be supplied
SITUATION:	Homes of club members and approved storage locations Elsewhere in the United Kingdom for events and club use Whilst on loan/hire to other orienteering clubs, subject to accumulated claims not exceeding £5000 in any one period of insurance
CONDITIONS:	<p>As per policy. Note especially:-</p> <p>Sum insured and claim settlement based on replacement for equipment purchased new and "indemnity" if second-hand, i.e. replacement by similar second-hand.</p> <p>Subject to average (i.e. if sum insured is lower than total value at risk, claim will be reduced proportionately).</p> <p>Excess each and every loss £50, increased to £100 for theft of electronic punching equipment in the open overnight and £250 for theft from timber shed.</p> <p>Timber sheds also subject to exclusion of (i) water damage other than from storm or flood and (ii) theft without forcible entry or exit.</p> <p>Includes equipment in vehicle(s) of club member(s) during the day provided vehicle is fully locked when unoccupied and electrical or electronic equipment is concealed from view.</p> <p>Includes overnight cover for an event for unattended equipment as per the club's equipment list if kept in a secure building but extended to cover toilets and electronic punching equipment in the open subject to prior advice to Richard Weston Ltd and agreement of underwriters and in a situation inaccessible to the general public.</p> <p>Excludes damage to tents or marquees during erection/dismantling.</p> <p>Excludes wear, tear, moth, vermin and gradual deterioration.</p> <p>Excludes mechanical or electrical breakdown of the equipment.</p> <p>Excludes damage during cleaning/repairing/restoring any article.</p> <p>Excludes breakage of brittle articles, i.e. "fragile or easily broken".</p> <p>Excludes loss of cash/entry fees and personal belongings etc..</p> <p>Excludes consequential loss, e.g. loss of revenue/hire of replacement equipment.</p> <p>Excludes cyber and pandemic claims as per policy clauses.</p> <p>Various claim conditions include a requirement to advise the Police immediately of any theft or malicious damage, whether from storage or at an event.</p> <p>Various conditions apply for equipment on loan/hire to other clubs to ensure similarity with the insured club's cover.</p>
PREMIUM:	As per invoice
IMPORTANT NOTES:	<ol style="list-style-type: none">1. Extra cover can be arranged on equipment hired or borrowed for large events, subject to additional conditions for marquees and details of siting and security of toilets.2. Clubs must insure ALL their equipment unless specially agreed, when additional terms will apply.