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| Howden Group |  |

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| **England Hockey Sports Insurance Policy for Chelmsford Hockey Club**We thank you for placing your sports insurance through 24/7 Sports Insurance.We now have pleasure enclosing your Evidence of Cover document for your safekeeping. This should be read in conjunction with the policy wordings which contain full details of the cover, limitations and exclusions.We advise you to examine any insurance documents we issue to you very carefully to ensure that they meet with your requirements. If you believe they are incorrect please advise us immediately.**You:*** have been advised of the requirement to disclose all material facts and claims incidents
* have received details of Howden's regulatory status
* have been advised of our complaints procedures should you require to use these
* have seen and appreciate that the insurance is subject to the Commercial Client Agreement

**To view these documents** you will need a copy of [Adobe Acrobat Reader](https://u3642505.ct.sendgrid.net/wf/click?upn=1Vak68FPAd89pmEYsCLyROxk43XQS9X7QtOmOYRv-2F8t11q0M766K4ZdOBKwDU9yjx3KTxEh-2BeQCVA-2B84l-2FEgYA-3D-3D_tFg6GaJLS8VfDIeW2z0SO16XdlcWI3fnuFUDxWC-2BDRvWN65Qud3trIvcvkV-2FVN5TeVQwtbo3eXtN541nMOZ10gn1-2Bw1L02BQW58mLbYdHl8QAFMV-2FkHpb5wJAMqxFGnrqs4lYw2GU96M77-2FqFjZGRY6YxgmHBgH75bLX4gU9bUYYgXH-2BOKnU8zes4r570QWS7tbqiesLHProTVeSZ6i8CICL7S6cyyZdsOXQC9HRV64-3D) (downloadable here)* **Schedule of Insurance** confirms the basis of your cover. The premium paid is based on the information contained in your Schedule. If any information is incomplete or incorrect you must advise us immediately on **0121 698 8050**. Failure to do so could invalidate your insurance.
* **Employers Liability Certificate** You must display a copy of the Employers Liability Certificate where your employees can easily read it. You may display your certificate electronically, provided your employees know how and where to find the certificate and have reasonable access to it.
* **Policy wording** contains the full policy terms, conditions and exclusions; please make sure you read this carefully. If you cannot open the PDF or it is missing you can download a copy from the links below.
	+ [Hiscox GTC](https://u3642505.ct.sendgrid.net/wf/click?upn=1Vak68FPAd89pmEYsCLyRBw1-2BQ294OAkl8bmozXtRCaz-2F4sRvwvHPI-2BXYRLr0sRH5KRkNTPqWyR9QmDQojzCsp2BYTHxvJ2MC9fe7UpekIGgfat0O3BV7siGadnopbCi_tFg6GaJLS8VfDIeW2z0SO16XdlcWI3fnuFUDxWC-2BDRvWN65Qud3trIvcvkV-2FVN5T2-2BlNG1JrXbElnr2zjBNBL-2BdGpninu54vlDSSVlEf8kvs-2FQigNZuKoKfihsG3HyEl23LNbopbQsmWx-2F6cFVHKPoklwNFsy3ymC5JhSWWDgRKGcy-2FwXU0ruXFrsNyz1oAyI8LqkWAQ0hVbnCqQ1Mqua8-2Fu1gx5ukgQ1AYvJaWyl4c-3D)
	+ [Public and Products Liability](https://u3642505.ct.sendgrid.net/wf/click?upn=1Vak68FPAd89pmEYsCLyRBw1-2BQ294OAkl8bmozXtRCaz-2F4sRvwvHPI-2BXYRLr0sRH5Cf39O6YqlfaZfwPscXeGhcMgDk5tSc2iracYkyjfUaR91VYllO8ptaohFr3BT7F_tFg6GaJLS8VfDIeW2z0SO16XdlcWI3fnuFUDxWC-2BDRvWN65Qud3trIvcvkV-2FVN5TXP8zARSc3SDcU-2FK83EFytajPDfs5dGgQ0EtZ-2BTUTFFHQ4-2FkGr-2FjRG5pcKJhZ-2FdbVIYujKTtiNfKsa-2BS5NBpEx-2FE-2BERQF5RkWvFseDwkWNsN4XnNe4Mej9DY3pKm1EZ4EL-2FZv8ATYC-2BGyvJIx3gJ4olWAOMbdem5KirXJ1umfKh8-3D)
	+ [Management Liability](https://u3642505.ct.sendgrid.net/wf/click?upn=1Vak68FPAd89pmEYsCLyRBw1-2BQ294OAkl8bmozXtRCaz-2F4sRvwvHPI-2BXYRLr0sRHZ8JkNLqIJZqCA9-2FXPIIgL1tYaZF0R-2Bj8ika7m-2F4f6cYCQwg5ta9c7Gm0D1WxSz3A_tFg6GaJLS8VfDIeW2z0SO16XdlcWI3fnuFUDxWC-2BDRvWN65Qud3trIvcvkV-2FVN5TNAYGE4wfhXGjshzU0J54uLxl1DmuNtTIUl2rObC8HE9hI-2BMjXcIQVbQuvcEN2QWJzcTLmiqKEnVyQGofe33xXVbhgbII1H7JTEiacPVxlMb-2FLFMn0cX4fCpRhwbOs7uRJSDc4WVRQapw3jMwOAcs5z66flttQJzUBcdbU6GCnV8-3D)
	+ [Employers Liability](https://u3642505.ct.sendgrid.net/wf/click?upn=1Vak68FPAd89pmEYsCLyRBw1-2BQ294OAkl8bmozXtRCaz-2F4sRvwvHPI-2BXYRLr0sRHCcDZCmdr8BapGrY4alzl-2Fx1jBQDA6Djws7GnWaoNiS2QJZhSEJpYUr3mGh06O5ki_tFg6GaJLS8VfDIeW2z0SO16XdlcWI3fnuFUDxWC-2BDRvWN65Qud3trIvcvkV-2FVN5TuOnfQBvBXhz5NvcWuIVuNhCKPmI-2B-2FG5XphHLkFYX351v3OfdjEdXPtI6vYglCpvYGGgFlAsELKvJDyvAl5CDjs2xCGfDv0PALWB4rNkzxDTt3eAD5Pr7RqlmQorAVP4LoOt1zsAQFEbWp-2Bu8QS04Z1f7IvqClrAgyHZN5t07zTM-3D)
	+ [Professional Indemnity](https://u3642505.ct.sendgrid.net/wf/click?upn=1Vak68FPAd89pmEYsCLyRBw1-2BQ294OAkl8bmozXtRCaz-2F4sRvwvHPI-2BXYRLr0sRHbOk4pqXPIbNlEzV0i48U6A-2Ffgmeo46YyKUzSiQfJTIfTk4FKZn72QA7ytkOtHv2C_tFg6GaJLS8VfDIeW2z0SO16XdlcWI3fnuFUDxWC-2BDRvWN65Qud3trIvcvkV-2FVN5Tz55MyvfLUwc0INGum4sTt0unzVAGtpjra5HhOxUHg0VGwGUap9LroczU7uyREZ6FyQJ7nyGAEkj72R3wYTC-2B4DM-2BX4Ohb-2BIL-2Fah9Fcu8X76RbAVNc9WUZlpGCFDrLOYFZ7MATyKp-2BDM6uy-2BUE8JwZI2XzzxrUYtqtM80cOec-2F3k-3D)
	+ [LE Wording](https://u3642505.ct.sendgrid.net/wf/click?upn=1Vak68FPAd89pmEYsCLyRBw1-2BQ294OAkl8bmozXtRCaz-2F4sRvwvHPI-2BXYRLr0sRHOWDA47n09-2BKolODDOauy2-2FFuNd2kHFiigeXoOBaSxWDr9sx8O2CDVCH-2FHQluicSz_tFg6GaJLS8VfDIeW2z0SO16XdlcWI3fnuFUDxWC-2BDRvWN65Qud3trIvcvkV-2FVN5TMN6sw-2FCV3GXIiwodJfLFIT0cNNdw8hOwRUKr5mZ6CfAZFkvc4RytPc6xT5FXujr-2BBXk04R0gHQculL0rE0c9GVRa5mnZf9ur7-2FiFLAjZoLJHkEr-2BaoLyXXRIvfVECLBie1672-2BoqbN1mu-2FCtXolpmQ-2FNgfkIJN9a3sen-2FWJHq2M-3D)
* **Important Provisions** This insurance contract contains important terms where failure to comply with, or failure to comply within a specified time period may invalidate this insurance or reduce the amount recoverable under this insurance. The Important Provisions document provides information relating to these important terms and should be reviewed in conjunction with the enclosed evidence of cover document and advise us if you have any queries.
* **Claims advice** contains advice on the action you should take in the unfortunate event of a claim.
* **Commercial Client Agreement**clearly and concisely establishes the basis of our relationship with you and the services that we will provide as well as detailing the important practices and procedures which need to be followed by both of us in relation to our appointment as your agent.

**IMPORTANT*** Please read all documents issued.
* Copies of your documents are also stored within your online account. To [**login**](https://u3642505.ct.sendgrid.net/wf/click?upn=1Vak68FPAd89pmEYsCLyRBw1-2BQ294OAkl8bmozXtRCbBHnZzvytx3JFjW9DLGCFtNDhN8N3y5Hq9eGLazoeXew-3D-3D_tFg6GaJLS8VfDIeW2z0SO16XdlcWI3fnuFUDxWC-2BDRvWN65Qud3trIvcvkV-2FVN5TiZscf4zcQdArcVD4uek-2BkPMbvKeodswpxTXzMsFLD0Yv-2Fjcvfhx7iaTNNJHbYUaL9FHYqLyZE4pIC4le-2BmMsSc7cZY7j42zO1lAPGjlToqw-2BUxOy7CMUlBz1GBx8Ha3iSKHnLj-2BEsQErXxlFmUv78w8cWDWNwOcYmhMNHm7cSFI-3D) to your account you will need your email address and the password that you registered at the time you purchased the policy.

**Basis of Cover**As this is a ‘Claims Made’ policy, it is essential that any claims or circumstances that might give rise to a claim are notified during the policy period in accordance with the terms of the policy wording, otherwise the right to indemnity under this insurance will be forfeited.**What to do if you have a complaint**If you wish to make a complaint you may do so by contacting any member of our staff by whatever means is convenient to you. If you cannot settle your complaint with us to your satisfaction, you may be entitled to refer it to the Financial Ombudsman Service (FOS). The FOS can be contacted by accessing the website <http://www.financial-ombudsman.org.uk> or telephoning 0800 0234567 or 0300 1239123If you have any queries about your insurance please contact Customer Support on 0121 698 8050, or by email to customersupport@howdengroup.comOnce again, thank you for placing your insurance with us, may we take this opportunity of wishing you a successful year ahead.Kind regards,**24/7 Sports Insurance** |

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