



## Commercial Select Renewal Schedule

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Your insurance policy is renewed from 01/01/2025.

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/26611742/01

**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:** 01/01/2025

**Renewal Date:** 01/01/2026 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

Z/1681/1 Sanctions

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### Business Travel Section

A  
See Clause  
Operative Time  
Business Travel outside or within the United Kingdom  
Item Description

Item 1. Emergency Medical and Other Expenses	£25,000,000
Item 2. Cancellation, Curtailment and Change of Itinerary	£10,000
Item 3. Personal Property	£10,000
Item 4. Money	£5,000
Item 5. Personal Liability	£5,000,000

Policy number: 07/SZ/26611742/01

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Allianz Insurance plc. Registered in England number 84638. Registered office: 57 Ladymead, Guildford, Surrey, GU1 1DB, United Kingdom.

Allianz Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Financial Services Register number 121849.

Item 6. Hijack and Kidnap	£50,000
Item 7. Political Evacuation	£50,000
Item 8. Legal Expenses	£50,000

#### Declared Travel Pattern (Days)

UK	NIL
Europe	86
USA & Canada	NIL
Rest of the World	NIL
Total	86

#### Accumulation Limits

Cancellation, Curtailment, Change of Itinerary Accumulation Limit	£250,000
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#### Clauses applicable to this Section (please refer to the Clause Details for full wordings)

S/4/1 Operative Time of Cover  
S/5/1 Excess  
S/6/1 Insured Persons

## Clause Details

### 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:  
01/01/2023 to 01/01/2026

### **Z/1681/1 Sanctions**

This Policy does not provide any cover or benefit for any business or activity to the extent that the provision of such cover, payment of any claim or provision of such benefit would expose the Insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America. For the avoidance of doubt any valid licence from the Office of Financial Sanction Implementation or similar authorised regulatory body shall have no bearing on this insurance, and this Policy will consider the sanction, prohibition or restriction to remain in force.

### **S/4/1 Operative Time of Cover**

The Operative Time is deleted and restated as follows: All Travel within and outside of the United Kingdom.

### **S/5/1 Excess**

The following Items in the Schedule have the following Excesses applying: Item 2 - Cancellation, Curtailment and Change of Itinerary - A £250 Excess shall apply to each and every claim. Item 3 - Personal Property - a £25 Excess shall apply to each and every claim. Item 4 - Money - a £25 Excess shall apply to each and every claim. Item 5 - Personal Liability - A £250 Excess shall apply to each and every claim. Item 8 - Legal Expenses - A £250 Excess shall apply to each and every claim.

### **S/6/1 Insured Persons**

The definition of Insured Persons is deleted and restated as below: Any playing member of the Professional Cricketers' Association registered with a First Class County (as defined by the England & Wales Cricket Board) and/or under contract with the same First Class County to provide their service as a professional or semi-professional cricketer including MCC Young Professionals, & overseas players contracted to a First Class County whilst playing within the United Kingdom and for their First Class County overseas on tour, & any player covered under an England & Wales Cricket Board contract including England Women Cricketers & any official of the Professional Cricketers' Association including Ambassadors & any partners and/or dependent children of the above mentioned Insured Persons, whilst accompanying or not, & all Academy players of the Insured aged 12 to 18 years old who have paid their annual subscription in respect of travel for cricketing activities only & England Legends