Insurance summary 2026/27

Chester County Officers Cricket Club

The club is covered under the insurance scheme the England and Wales Cricket Board (ECB) provides for every registered club, arranged through Howden Sport & Entertainment. The cover runs from **1 February 2026 to 31 January 2027**.

Liability cover

Cover	Limit of indemnity	Insurer
Public liability	£15,000,000 any one claim	Sportscover Europe Limited
Products liability	£15,000,000 any one claim and any period of cover	Sportscover Europe Limited
Professional indemnity	£10,000,000 any one claim and any period of cover	Sportscover Europe Limited
Employers liability	£10,000,000 any one claim	Sportscover Europe Limited
Directors & officers liability	£2,000,000 any one claim and any period of cover	Sportscover Europe Limited
Abuse	£2,000,000 any one claim and any period of cover	Sportscover Europe Limited

Cyber and legal cover

Cover	Limit of indemnity	Insurer
Cyber liability	£50,000 any one event and any period of cover	IQ Underwriting Ltd
E-theft and funds transfer fraud	£10,000 any one event and any period of cover	IQ Underwriting Ltd
Legal expenses	£100,000 any one event and any period of cover	ARAG

Good to know

• Cover is for the club's activities as an ECB registered club, and for UK residents only.
• Public liability covers legal liability for injury to other people or damage to their property arising from those activities, including liability arising from refreshments the club supplies.
• A small excess (£250) applies to some claims.

This is a summary for information only and does not form part of the insurance contract. Cover is subject to the full policy terms, conditions and exclusions. The ECB's insurance policy documents are published by Howden at **www.howdengroup.com/uk-en/ecb/registered-clubs-liability-cover**.

To ask for a copy of the club's confirmation of cover, please contact us through **www.chestercocc.com**.