



ROSSER
SurePac
SPORT

Sport Insurance

CHUBB®

Material Damage
Extension Wording





ROSSER SurePac SPORT

Material Damage Extension

The indemnity provided by the following policy extensions will not increase Chubb's liability beyond the Contents Sum Insured stated in the Policy Schedule.

Cancellation of Event

This Policy is extended to cover loss of income or costs incurred if an event being held by the insured has to be cancelled due to loss or damage covered under the insured's Material Damage policy.

Chubb's liability under this extension is limited to \$25,000 any one event or the sum insured specified in the Policy Schedule for Cancellation of Event.

This extension shall not apply for any cancellation caused by any weather event unless accompanied by loss or damage to insured property that is required for the event to take place.

Club Members Equipment

This Policy is extended to cover Sporting Equipment owned by The Insured's members and employees following Loss or Damage but only whilst the Sporting Equipment is at the following;

- (i) Premises owned, operated or occupied by The Insured and referred to in the Policy Schedule or;
- (ii) elsewhere in New Zealand whilst being worn, kept or carried by members and employees acting in the course of club duties or;
- (iii) elsewhere in New Zealand while On Tour.

Chubb's liability under this extension is limited to \$5,000 per item and \$25,000 for any one Event.

Sporting Equipment up to 5 years old at the time of Loss or Damage will be covered for replacement value, otherwise indemnity value applies.

This extension does not apply to Loss or Damage to the Sporting Equipment;

- (a) whilst being used; or
- (b) where there is indemnity provided under any other policy of insurance.

For clarity, the "Other Insurance" general condition applies, including with respect to travel insurance that provides cover whilst On Tour.

Cups & Trophies

This Policy is extended to cover Cups or Trophies owned by the insured or in their care, custody & control following sudden accidental physical loss or damage while at Premises owned, operated or occupied by the insured or Anywhere in New Zealand while On Tour.

Chubb's liability under this extension is limited to \$25,000 any one event or the sum insured specified in the Policy Schedule for Cups & Trophies.

For clarity, the "Other Insurance" general condition applies, including with respect to travel insurance that provides cover whilst On Tour.

Equipment Breakdown

This Policy is automatically extended to items of Equipment owned by the insured club following mechanical or electrical or electronic breakdown with no reduction being made for parts replaced where damage is repaired.

Chubb will not be liable under this extension for:

- (i) damage to belts, ropes, wires, chains, tyres, dies, exchangeable tools, engraved cylinders, glass components, porcelain components, ceramics, refractories, felts, sieves, fabrics, jointing, packaging and operating media (except loss of refrigerant or insulating oil);
- (ii) wasting or wearing away or wearing out of any part caused by or naturally resulting from ordinary use or working, gradual deterioration, damage due to cavitation scratching of painted or polished surfaces;
- (iii) the cost of carrying out alterations, additions, improvements, overhauls or maintenance.

Basis of Settlement

Where damage or loss is deemed uneconomic to repair, insured Equipment up to 10 years old at the time of loss or damage will be covered for full replacement value, otherwise indemnity value applies.

Chubb's liability under this extension is limited to \$20,000 any one event or the sum insured specified in the Policy Schedule for Equipment Breakdown.

Gardens & Landscaping

This Policy is extended to cover the reasonable costs of Gardens and Landscaping at premises owned, operated or occupied by the insured including trees, shrubs, plants and lawn, following sudden, accidental physical loss or damage covered under the Material Damage section of the policy.

Chubb's liability under this extension is limited to \$35,000 any one event or the sum insured specified in the Policy Schedule for Gardens & Landscaping.

Mobile Plant

This Policy is extended to cover items of Mobile Plant owned by the insured following loss or damage. Cover only applies at premises owned, operated or occupied by the insured.

This extension does not apply to

- (i) loss or damage to Mobile Plant where there is indemnity provided under any other policy of insurance or,
- (ii) to loss or damage caused by normal wear and tear or lack of care or maintenance.

Basis of Settlement

Where Mobile Plant equipment is less than 2 years old at the time of loss or damage it will be covered for full replacement value otherwise market value at the date of loss will apply.

A minimum excess of \$500 or 1% of the item value at time of loss whichever is greater applies to all claims covered under this extension.

Chubb's liability under this extension is limited to the sum insured specified in the Policy Schedule.

Ponds & Dams

This Policy is extended to cover Ponds and Dams at premises owned, operated or occupied by the insured following loss or damage.

Chubb's liability under this extension is limited to \$5,000 any one event or the sum insured specified in the Policy Schedule for Ponds & Dams.

Refrigerated Goods

This Policy is extended to cover the insured following:

- (i) Damage to goods stored in refrigerated cabinets or chambers arising from accidental stoppage, damage, or malfunction of refrigerating plant; and
- (ii) Expenses reasonably incurred to avoid or minimise the damage insured by (i) above by transferring the threatened goods to alternative storage or by other means; provided that:
 - (a) the words “goods stored” are deemed to include goods anywhere on the premises at the situation specified in the schedule at the time of loss causing the event and which would, but for the event, have been placed in the refrigerated cabinets or chambers;
 - (b) the extension does not cover loss due to the disconnection of public electricity supply by the supply authority where not less than 24 hours prior notice of the disconnection has been given at the time of loss.

Chubb’s liability under this extension is limited to \$20,000 any one event or the sum insured specified in the schedule for Refrigerated Goods.

Sporting Surfaces

Where The Insured elects to include this optional extension the Policy is extended to cover artificial and natural Sporting Surfaces at premises owned, operated or occupied by the insured following loss or damage.

This extension does not apply

- (i) to loss or damage caused by normal wear and tear or lack of care or maintenance or,
- (ii) to third-party hirers of the Insured’s premises unless the Insured has been provided with written confirmation that the third-party holds general liability insurance with a minimum limit of NZ\$2,000,000 or,
- (iii) in respect of artificial or natural bowling greens unless agreed to by Chubb in writing prior to acceptance of cover.

Basis of Settlement

Where loss or damage is deemed uneconomic to repair, Sporting Surfaces and associated equipment up to 10 years old at the time of loss or damage will be covered for full replacement value, otherwise indemnity value applies.

A \$2,500 excess applies to all claims covered under this extension unless a higher excess for Sporting Surfaces is specified in the Policy Schedule.

Chubb’s liability under this extension is limited to the Sum Insured specified in the Policy Schedule for Sporting Surfaces.

Underground Irrigation and Drainage Equipment

This Policy is extended to cover Underground Irrigation and Drainage Equipment at premises owned, operated or occupied by the insured club following sudden, accidental physical loss or damage.

Chubb’s liability under this extension is limited to \$20,000 any one event or the sum insured specified in the Policy Schedule for Underground Irrigation and Drainage Equipment.

Unspecified Site Improvements/Club Infrastructures

This Policy is extended to cover Unspecified Site Improvements and Infrastructure at premises owned, operated or occupied by the insured following loss or damage.

Cover excludes: ponds, dams, and property constructed of formed earth.

Chubb's liability under this extension is limited to \$5,000 any one event or the sum insured specified in the Policy Schedule for Unspecified Site Improvements/Club Infrastructures.

Definitions

For the purposes of this endorsement:

Mobile Plant

Means

- (i) Any self-propelled vehicle which travels on wheels or self-laid tracks;
- (ii) Any trailer, vehicle or machine component towed by the self-propelled vehicle as part of its normal operation;
- (iii) Attachments as specified in the Policy Schedule;
- (iv) Accessories built into the vehicle or trailer;

but excluding:

- (a) waterborne vessels and craft;
- (b) aircraft and any other aerial device;

On Tour

Means any trip in New Zealand organised by The Insured for the purposes of sporting competition or training, lasting not longer than 30 days.

Sporting Equipment

Means the equipment required to participate in the particular sport that is relevant to The Insured sporting club but excluding any vehicles, watercraft or aircraft.

Sporting Surfaces

Means any playing surface, ground or physical space where the sporting activity relevant to The Insured club is conducted.