

Strictly confidential

Broking presentation

Presented by Simon Archbold

Marsh Sport

22 April 2024

QPR Holdings Ltd

Inception/Renewal date: 1 June 2024

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Disclaimers

Commercial confidentiality The information combined in this report including any attachments is either the property of the party named as the above Insured or has been collated by us at our cost and is provided to you on the basis you will accept and maintain it in strict confidence.

Purpose of this report The purpose of this report is:

- a. To provide a summary of the required insurance cover by class of business.
- b. To provide you, the insurance underwriter with the information provided by the Insured to enable you to determine whether to provide a quotation, and if so at what terms.
- c. To enable you to make further enquiries about the information contained herein, if required.
- d. By providing a quotation it is inferred that this presentation is clear and that there was sufficient information in order to allow you, the Insurance Underwriter to make further enquiries about the information contained herein.

The information contained in this report may not be used for any other purpose than preparing an insurance quotation or disclosed by you to any other party without our written consent. You agree to keep this information for only as long as necessary to support your preparation of an insurance quotation and subsequently an insurance policy, if required. You also agree to securely destroy this information and any attachments when your retention ceases to be necessary.

Contract certainty For the purposes of contract certainty when providing your quotation for this risk would you please confirm the following:

- a. A copy of the policy wording you will apply.
- b. Details of any non-standard clauses and conditions attaching
- c. Your payment terms.
- d. Confirmation that new business documentation will be issued within 30 days of inception of the risk, should cover proceed with yourselves.
- e. If a term contracts out of the Insurance Act please ensure that your quotation is clear and unambiguous on the implications.



Risk summary

Title of insured	QPR Holdings Limited and QPR FC Limited
Registered address	South Africa Road, London W12 7PJ
Business description	Professional football club, property owners including but not limited to all ancillary activities
Renewal/inception date	1 June 2024
Deadline for terms	13 May 2024
Target premium	£50,000 plus Terrorism plus IPT
Current broker	AJG
Current insurer	Allianz
Bluefin Sport contact(s) and contact details	Simon Archbold



Basis of quotation

Period of cover required

1 June 2024 to 31 May 2025

Commission

All quotes to be net of commission plus UKB

Risk management contribution

Options for risk management contributions will be considered.

Rate stability agreement / Long term agreement / Low claims rebate

If available, full details to be provided with quotations, along with any stipulations that may attach.

Marketing objectives

- Undertake fair market analysis
- Reduce premium – obtain value for money

Property and business interruption

Quotations to be based on cover requirements and the underwriting Information outlined below.

Risk insured All risks of physical loss or damage including glass, theft and subsidence excluding terrorism plus business interruption there from

Location Any premises owned, occupied or utilised by the insured

Geographical limits Any premises owned, occupied or utilised by the insured in the UK

Material damage

Cover	Sum insured	
Buildings	GBP	92,973,300
Contents, machinery, plant	GBP	3,089,360
Computers	GBP	200,000
Laptops, portable equipment	GBP	60,000
Geographical limits		UK
Memorabilia	GBP	5,000
Stock	GBP	1,605,857
Club Skip & Contents including exhibition equipment	GBP	110,000
Geographical limits		Worldwide
Property in transit anywhere in the UK	GBP	25,000
Deterioration of stock	GBP	10,000
Personal effects	GBP	1,500 per person
Loss of Licence	GBP	100,000

Basis of cover Reinstatement

Day one 25%



Material damage – cover requirement/extensions

- Accidental discharge of gas systems
- Brand or trademark
- Capital additions - GBP 1,000,000
- Changing locks – GBP 1,000
- Claims preparation costs
- Computer equipment
- Contract price
- Credit cards
- Debris
- Designation
- Emergency services
- Eviction of squatters
- Extinguishment expenses
- Fees
- Fly tipping
- Full theft including moveable items in the open
- Metered water GBP 50,000 any one incident
- Non invalidation
- Other interests
- Pairs and sets to be removed
- Privity of contract
- Public authorities
- Records and documents
- Spontaneous combustion
- Sprinkler up-grading costs
- No steam boiler exclusion
- Temporary repairs
- Tenants
- Theft damage to buildings
- Trace and access and repair or replacement
- Unattended vehicles
- Workmen

Business interruption

Cover	Sum insured	
Estimated gross profit	GBP	600,000
		24 months indemnity period
Estimated gross revenue	GBP	17,960,000
		24 months indemnity period
Rent receivable	GBP	Nil
Increase in cost of working	GBP	Nil
Additional cost of working	GBP	500,000
		24 months indemnity period
Outstanding book debts	GBP	Nil

Business interruption – cover requirement/extensions

- Declaration linking 33.3%
- Accountants' charges
- Alternative trading
- Claims preparation costs
- Delayed loss
- Denial of access – damage – limit GBP500,000
- Denial of access – non damage – limit GBP 500,000
- Infectious diseases, murder, suicide – limit GBP 500,000
- Loss of attraction – limit GBP 500,000
- Payments on account
- Savings
- Utilities 'Failure to arrive' – limit GBP 500,000



Combined material damage business interruption deductibles:

All claims for damage arising out of one occurrence or series of events arising out of one occurrence shall be adjusted as one claim and from the amount of such adjusted claim the sum below shall be deducted.

Cover	Sum insured	
Subsidence, heave and landslip applicable to buildings	GBP	1,000
Any other damage	GBP	500
Personal effects and Club skip & contents	GBP	100

Money

Cover	Sum insured	
Non-negotiable monies		
Crossed cheques, crossed money order, crossed bankers' drafts and other non negotiable monies	GBP	250,000
Negotiable money in the following circumstances		
In the premises during working hours	GBP	10,000
On the premises out of working hours		
• In locked safe or strongroom	GBP	5,000
• Not in locked safe for strongroom	GBP	1,000
At any private residence	GBP	1,000
Specified safe		
In transit	GBP	10,000
Any other loss of cash	GBP	10,000

Appendix – Kiyan Prince Foundation survey report



Bluefin Sport is a trading name of Marsh Ltd. Marsh Ltd is authorised and regulated by the Financial Conduct Authority. Registered in England and Wales Number: 1507274.
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