

# National Small-bore Rifle Association Insurance Frequently Asked Questions

## General Questions

### What is Civil Liability insurance?

Civil Liability Insurance provides for legal liability following negligence, nuisance or trespass. Unlike other liability insurances, it not only covers Public Liability (where you are liable for injury or damage to other persons or their property), but also **includes** cover for the following, which are excluded from other providers standard covers:

- Professional Indemnity – injury following advice (e.g. during coaching/Instruction).
- Directors and Officers cover – for decisions made by club committees.
- Libel & Slander – liability following something you might have said or written down (including website, emails etc.)

### What activities are covered?

- Small-bore target shooting (under NSRA or ISSF Rules and Regulations)
- Airgun target shooting (under NSRA or ISSF Rules and Regulations)
- Other shooting, including full-bore / clay pigeon / archery / hand loaded / black powder / bell target / bench testing / field target
- Vermin control and rough shooting conditional on the person being a member of an NSRA affiliated club and an individual NSRA member
- Social activities
- Use of MOD facilities
- Clubs / Club members
  - Guest/open days
  - Event management/tournaments
  - Clubs – Land/property rental/ownership
  - Advice and administration
  - Official Club Social Events
  - General Maintenance of the club
  - Crossbow (under IAU Rules and Regulations)
  - Airsoft (specifically authorised and under NSRA Rules & Regulations)

### Who is covered by the Civil Liability Insurance?

The Civil Liability is designed specifically to meet the needs of the NSRA, its clubs, counties and affiliated associations, Club members, Committee Members, Officers and Trustees, Instructors, Individual members including life /annual and Associate and volunteers.

### What is meant by 'Claims Made'?

The Civil Liability policy is written on what is known as a "claims made" basis. This means that the policy provides cover for those claims reported during the period of insurance, rather than the policy that was in force at the time of the incident.

### Does the policy cover anyone who is not defined as UK resident?

No, only UK residents may be covered by the policy.

### What is the age limit?

There is no age limit.

### **What do I do if I am involved in an incident/accident?**

You should immediately record relevant information concerning incidents involving a fatal accident, an injury involving either referral to or actual hospital treatment, any allegations of libel/slander, any allegations of professional negligence, i.e. arising out of tuition, coaching or advice given, any investigation under any child protection legislation or any circumstance involving damage to third party property.

You must report every claim and any incident that is likely to give rise to a claim in the future. Incident Notification Guidelines are included elsewhere on this website. Do not admit liability; do not make an offer or promise to pay.

**Please see the Claims Reporting Guidelines and Claim Report form available on the Perkins Slade NSRA web page.**

### **If I am injured, can I claim from the Civil Liability policy?**

No, the Civil Liability policy provides protection for claims made **against you** by third parties due to your negligence, subject to the terms and conditions of the policy. If you are injured and believe that a third party is at fault, you should seek legal advice on how to pursue a claim against the person(s) responsible for causing the injury.

If you have been injured and you are an individually affiliated member, see comments under *Individual Member Specific Questions*.

### **I will be participating in a recognised competition abroad - will the Civil Liability be sufficient cover?**

Civil Liability will provide protection for your Liability cover however; if you are going abroad you should take out specialist sports travel cover. Standard Travel Agents travel cover will rarely include Medical Expenses whilst you are participating in an event. Cover is available on this site.

### **Property Cover: How should I calculate my property sums insured, whether Guns and Equipment, or Club contents?**

You should insure for the full value, to replace as new. Only if you calculate your sums insured on this basis, will insurers provide replacement value in the event of a claim.

## **Club Specific Questions**

### **My club have taken out Legal Expenses cover, and wish to obtain advice via the telephone, what is the contact number?**

If you want to notify of a claim, please contact, in writing  
First Assist Insurance Services Limited, Claims Department,  
Marshall's Court, Marshall's Road,  
Sutton, Surrey  
SM1 4DU

Tel: 01455 251500  
Please quote scheme reference No. 33580

### **I am a club member; do I have revocation of Licence cover?**

No, only Individual members have this cover.

### **How is Employers Liability different to Public Liability?**

Employers Liability protects the employer in the event of an injury to an employee, for which the Employer is liable for e.g: when the employee sues the employer.

Public Liability protects the Club/Association/Governing Body/Instructor/Member/Employee if a member or public sue them for injury/damage caused by the club etc.

Please note Employers Liability is provided to the clubs by the NSRA insurance scheme.

### **I am a committee member, what protection do I get?**

As a committee member, you may not realise it, but the constitution of your club almost certainly makes you personally liable for the liability of the organisation. Civil Liability provides Directors and Officers cover in order to protect you in the event of you being sued for negligent decisions.

## **Individual Member Specific Questions**

### **If I am injured, can I claim from the Personal Accident policy?**

The NSRA have arranged for a **Personal Accident policy** to be included for its individual Life/Annual and Associate members. *Personal Accident insurance is not automatically covered for Club members* although it can be obtained elsewhere on this web site. This provides a benefit for particular injuries YOU may suffer whilst undertaking the recognised/authorised activities of the association.

A summary of the cover and benefits under the Personal Accident policy are shown in the summary document for individual members, also available on the Perkins Slade NSRA web page.

### **I have taken out Legal Expenses cover (Revocation of Licence), and wish to obtain advice via the telephone, what is the contact number?**

The Advice Line number for First Assist is: 01455 251500. Please quote Scheme Reference No. 33581

### **If my guns or Equipment sum Insured exceeds £5,000, what should I do?**

The insured value of your guns and equipment should always represent replacement as new values. NSRA are able to increase your guns and Equipment sum insured up to £10,000. Above this and our recommendation is that cover should be placed via your household insurance, as insurers will rightly wish to ask about your theft protection. Should the replacement value of your guns and equipment exceed £10,000 you can contact Perkins Slade Private clients for a home contents and all risks quotation on: [g.lane@perkins-slade.com](mailto:g.lane@perkins-slade.com)  
Minimum Premiums Apply.