

SCOPE OF COVER

This Scheme provides automatic Protection for all members of the NSRA, with different benefits available dependent on the type of membership [i.e. Life, Annual or Associate.]



Civil Liability Protection is available to all members and is vital in the event that an action for negligence is made against you. This Policy will defend actions and pay compensation, up to a limit of £10M.

Other protection includes Personal Accident Benefits for those who are injured as part of a shooting activity; All Risks equipment cover for your shooting equipment; and Legal Expenses, paid in the event that you are threatened with the suspension, variation of or refusal to renew, your Firearm or Shotgun Certificate.

PLEASE PROTECT YOURSELF BY JOINING THE NSRA AT A LEVEL THAT BEST SUITS YOUR REQUIREMENTS.

Claims

In the event of a claim or an incident which could give rise to a claim please contact NSRA for a claims form. Claims procedures apply. As the liability insurance is written on claims made wording all incidents that may give rise to a claim in the future must be notified at the time of the occurrence.

This information leaflet is issued by the NSRA, in consultation with Insurance Brokers Perkins Slade Ltd, for guidance only. It is not the full terms and conditions of the cover, for which the master policy documents are available.

National Small-bore Rifle Association, Lord Roberts Centre, Bisley Camp, Brookwood, Woking, Surrey GU24 0NP
Tel: 01483 485500 Fax: 01483 476392 Email: membership@nsra.co.uk

The covers referred to on this brochure are arranged by Perkins Slade Ltd, Registered Office: 3 Broadway, Broad Street, Birmingham B15 1BQ
www.perkins-slade.com Registered in England. No. 969374

RSA Insurance plc (No. 93792) is registered in England & Wales at St Marks Court, Chart Way, Horsham, West Sussex RH12 1XL

Zurich Insurance Company, a public limited company incorporated in Ireland, Registration 13460, Registered Office: Zurich House, Ballsbridge Park, Dublin Ireland. UK branch registered in England and Wales, Registration BR7985

Perkins Slade Limited, RSA Insurance plc, First Assist, and Zurich Insurance Company are authorised and regulated by the Financial Services Authority.

THIS DOCUMENT IS A SUMMARY ONLY.

FULL POLICY TERMS AND CONDITIONS MAY BE OBTAINED FROM PERKINS SLADE LTD ADDRESS AS ABOVE OR VIA sports@perkins-slade.com

Complaints procedure: any queries or complaints relating to this insurance should be referred to Perkins Slade Ltd. (Tel: 0121 6988000 Fax: 0121 6259000)

BENEFITS FOR NSRA AFFILIATED MEMBERS FOR 2012

[additional to insurance benefits]

BENEFIT or SERVICE	ANNUAL / LIFE MEMBER	ASSOCIATE MEMBER
GBTSF COACHING COURSES	Eligible to Participate	Not Eligible

COMPETITIONS		
1. National Ranking Scheme	Yes	Yes
2. Entry Fees Postal Individual	Eligible to Participate	Not Eligible
Special Life & Annual	Free	Not Eligible

RIFLEMAN	Yes	No
NEWSLETTER	Yes	Yes
Vote at AGM	Yes	No
Woven Cloth Badge & Lapel Badge	Yes	No
Membership Card	Yes	Yes
Use of London & Middlesex Rifle Association Club House	Yes	Yes

MEMBERS BROCHURE

NSRA



The National Small-bore Rifle Association



Insurance Protection Information Leaflet



For NSRA Members affiliated in the year 2012

BENEFITS TO MEMBERS



See www.nsr.co.uk or www.perkins-slade.co.uk for further details / download a summary of cover / claim forms and FAQ's.

NSRA provides the following insurance automatically for individual members of the NSRA. Insured permitted activities for Liability and Personal Accident cover are: Small Bore; Airgun; Airsoft; Archery; Crossbow (as a secondary activity to Target Shooting), Full Bore / Clay Pigeon; Black Powder; Bell Target; Benchrest; Field; Vermin Control; Rough Shooting; Practical Shooting; Official Events and Competitions.

CIVIL LIABILITY RSA INSURANCE PLC / ZURICH INSURANCE COMPANY

Cover up to £10,000,000

Cover up to £10,000,000 for any one incident is provided if any bodily injury or damage to property arises from proven negligence on the part of the member whilst engaged in shooting activities on ranges or grounds approved for the activity and are governed by rules and regulations recognised by NSRA.

- Cover applies throughout the UK, Channel Islands and Isle of Man for UK residents.
- Cover elsewhere in the world is limited to participation in properly organised shooting competitions *lasting not more than thirty days and organised at club level or above.*
- Cover includes Legal Defence Costs *incurred with the consent of the Insurer.*
- Cover is provided for Life and Annual Members involved in Instruction and Coaching Activities, *when qualification conforms to NSRA policy and procedures.*
- Overseas participants are covered in events organised by the NSRA which are undertaken in the UK.
- For claims up to £5m, Civil Liability protection is underwritten by RSA Insurance plc.
- For Claims above £5m up to £10m Civil Liability protection is underwritten by Zurich Insurance Company.

Further details available on www.nsr.co.uk or www.perkins-slade.co.uk

PERSONAL ACCIDENT RSA INSURANCE PLC

Cover up to £12,500

The benefits shown below apply to bodily injury through an accident sustained during a normal activity of the NSRA as defined above under civil liability including social activities. This includes travel to and from the official events, meetings, or shoots. The policy is restricted to accidents occurring in the UK, Channel Islands or Isle of Man. However, if members participate in a properly organised shooting competition abroad, personal accident cover is provided for up to a maximum of 30 days per trip.

NB The age limit of 9 - 80 years applies. Death benefit is limited to £500 for members aged below 16 at the time of the accident.

BENEFIT	LIFE & ANNUAL	ASSOCIATE
Death	£12,500	£5,000
Loss of one or more limbs or sight in one or both eyes	£12,500	£5,000
Permanent total disablement from gainful employment or gainful occupation for which fitted by education training or knowledge <i>[No cover if aged over seventy]</i>	£12,500	£5,000
Medical expenses necessarily incurred in the treatment of the insured person as a result of an accident	Up to £2,500	Up to £2,500

EQUIPMENT COVER

RSA INSURANCE PLC

Cover up to £5,000

All risks cover is provided for shooting equipment and trophies owned by the member. Life and Annual Members have a cover of £5,000 per incident, cover can be increased to £10,000 for an additional premium via the NSRA, whilst £2,000 applies to Associate members. Shotguns are included.

Please note also:

- Geographical Limits are defined as UK, Channel Isles, Isle of Man, plus 30 days anywhere in the world.
- An excess of £150 applies to each claim.
- A limit of £2,000 applies when theft occurs from an unattended motor vehicle. A claim will not be accepted by Insurers unless the vehicle was locked at all points of access. Shooting equipment must be locked in the boot of the vehicle or, if this is not possible, concealed from view or detection by reason of its shape.
- All theft must be by forcible and violent means.
- We are unable to extend cover beyond these policy limits.



LEGAL EXPENSES

FIRST ASSIST

Cover up to £25,000

Cover of up to £25,000 is provided for Life and Annual Members, £5,000 for Associate Members legal fees and expenses relating to the suspension, revocation, curtailment, variation or refusal to renew the member's firearms certificate, under current legislation.

TRAVEL

Travel, Physio and additional Personal Accident cover may be obtained via the Perkins Slade website www.perkins-slade.co.uk