



Prepared for the NSRA by:

perkinsslade

Intelligent Insurance

Specialist Sports Insurance Brokers



The National Small-Bore Rifle Association

Insurance and Protection Scheme for Clubs and Associations [Organisations] Affiliated for the Year 2012

**Embracing Civil Liability, Employers' Liability, Shooting Equipment,
Fixtures & Fittings and General Contents and optional
Legal Expenses, Money, Buildings and Property Covers**

INTRODUCTION

NSRA INSURANCES

The NSRA has a Legal Responsibility to protect both the Sport of Shooting and all those who take part in it. In addition, participants themselves [including shooters, coaches, officers, officials and trustees] have a duty of care to ensure that anything they do does not cause injury to others, financial loss or damage to property.

Inevitably, from time to time, things go wrong and an injury or loss occurs for which the NSRA, an affiliated organisation or individual, is legally liable. NSRA protection and Insurances provide a mechanism for compensating for such a loss and protecting organisations and individuals from personal financial responsibility.

Please note that this document only summarises the cover. It is not a definitive version of the terms, for which the master documents are available.

Individual Members

Individual members of the NSRA [either Life, Annual or Associate] receive a bespoke package of benefits as part of their annual membership fee. It includes Liability, Personal Accident, Equipment and Legal Expenses protection. A separate summary of cover for individuals, is available from the NSRA or Perkins-slade website.

National Small-Bore Rifle Association
Lord Roberts Centre
Bisley Camp
Brookwood
Woking
Surrey GU24 0NP
Tel: 01483 485500

Club/Association [Organisation] Membership

Club Membership automatically provides the following protection:

- **Liability Insurance:** Civil and Employers Liability up to a £10m Limit of Indemnity. This includes, Libel and Slander, Directors and Officers Cover, Professional Indemnity, as well as Public / Products Liability. (See over page for benefits) Liability Insurance is provided on a claims made basis. This means that the cover that responds is the one that is in place when the incident is reported to insurers, not necessarily when the incident occurred. We cannot emphasise enough the need to report incidents which may lead to a claim on the policy as soon as possible after the incident occurs. Failure to report incidents within 30 days, or by the annual renewal date (31st December), whichever is the earlier, may well result in insurers repudiating a claim.
- **Permitted Activities:** Automatically the activities included for all clubs and organisations is: 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; Guest Days; Open Days; Official Events and Competitions; Insurers also assume clubs participate in renting out club facilities (for the benefit of the club / club funds); and sale of guns / equipment and ammunition. Official Social events are also covered, including liability for the supply of food or drink. Subject to compliance with the risk management required (see Perkins Slade or NSRA website), the following are automatically included:
 - Bonfire Parties
 - Temporary or Mobile ranges.
- **Geographical Limits:** Worldwide (except USA / Canada) for participation in Club / County / NSRA / Affiliated Organisation authorised competitions. USA / Canada are included for Instructors and representative teams. Overseas cover applies up to a maximum of 30 days each year (for all insurances).
- **Who is Insured?:** The Club Committee; Officers and Trustees; Affiliated members; Junior and Probationary members; Guests and Visitors who are signed in / recorded in the visitors book. We would remind you that in order to be compliant with both NSRA rules and insurers requirements, a qualified or competent person must supervise all shooting. Member to member cover is automatically included (that is if you accidentally shoot another member!). Additionally, if you rent / hire premises and an incident caused by you means the premises owner is responsible, cover extends to the owner.
- **Shooting Equipment:** Up to £25,00 for club owned equipment, or for equipment for which the club is legally responsible for. This includes trophies. The limit may be increased, and your sum Insured should represent the total maximum value at risk. Cover is on an "All Risks" basis, although we would remind you that Guns and Equipment should not be left in an unattended vehicle unless out of sight in the boot. A £2000 limit applies for items in a motor vehicle. A £150 Excess is applicable to all claims, and wear and tear is specifically excluded. All theft incidents should involve forcible or violent entry or exit from the premises, or the threat of violence to the individual insured member.
- **Club Contents:** Up to £2500, for club owned / club legally responsible for contents. This includes trophies. A maximum £350 limit applies to Alcohol and Tobacco. The limit may be increased, and your sum Insured should represent the total maximum value at risk. Cover is on an "All Risks" basis, although we would remind you that theft must be accompanied by forcible or violent entry or exit from your club premises. A £150 Excess is applicable to all claims, and wear and tear is specifically excluded.

Note: All property sums insured should represent the full value of all property at risk, based on replacement as new values. Failure to assess sums insured correctly may mean that insurers will penalise you in the event of a claim.



Automatic Club Insurance Benefits continued

NSRA Civil Liability:

NSRA Liability Insurance provides for legal liability following negligence, nuisance or trespass including public liability cover where you are legally liable for injury or damage to other persons or their property. NSRA Civil Liability not only includes standard public liability but also includes professional indemnity, directors and officers, and libel and slander cover.

FEATURE / LIMIT OF INDEMNITY	DESCRIPTION	BENEFIT
Public Liability £10m any one Incident	Accidental bodily injury to third parties and/or damage to third party property arising out of your insured activities.	This is the basic cover you would expect in order to protect you /your club in the event of injury / damage caused to third parties / property whilst participating in shooting.
Products Liability £10m any one Incident	Accidental bodily injury to third parties and/or damage to third party property arising out of any goods sold or supplied by you (including refreshments).	Protects in the main where you may be providing refreshments, but also if you are supplying equipment for example.
<i>The following shaded area's are INCLUDED in NSRA cover automatically. The shading simply illustrates the extra cover you are benefiting from in comparison to basic Public Liability policies..</i>		
Professional Indemnity £10m any one Incident	Loss (financial or otherwise) arising out of Errors and Omissions / advice or failure to act.	For example, Instructors, advice from one member to another.
Libel and Slander £10m any one Incident	In the event of you inadvertently libelling / slandering possibly within websites or emails for example.	Important in respect of any newsletters / brochures you may produce, or internet forums held on your website.
Directors and Officers £10m any one period of cover.	Protection for committee members and club, officers against claims arising from their decisions or actions taken whilst managing the organisation.	Don't forget that committee members and their officers are personally liable for their decisions. We have recently paid a £100,000 claim following an Association failing to follow its own constitution – which was out of date anyway!

In addition to the above CIVIL LIABILITY, your NSRA Liability cover also includes Employers Liability as described below:

Employers Liability £10m any one Incident	Legal Liability of an affiliated club / organisation and its committee following injury to an "employee" for which it may be responsible.	An employee does not have to be defined as someone who receives a remuneration. Volunteers can be defined as an "employee" in the eyes of the law in certain circumstances. Additionally other paid employees such as bar staff will be automatically included.
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Insurers:

- Civil Liability is provided by Royal Sun Alliance up to £5m, and Zurich Insurance Co., for claims above £5m and below £10m.
- Employers Liability is provided by Royal Sun Alliance.
- Property cover is provided by Royal Sun Alliance.

Please Note:

• Civil Liability Claims

In the event of an incident which may result in you / your club incurring legal liability, you should report the incident immediately. You should not wait for any correspondence from the injured party. Full details of how to claim including an incident report form are available via the link on the NSRA website or by going to the Perkins Slade website. Should you be unable to access the website you should telephone Perkins Slade Ltd on 0121 698 8040 or NSRA on 01483 485500. Remember that a claim might not only follow injury to third parties, you could also suffer a claim following alleged libel and slander, poor advice, or club mismanagement.

• Use of Ministry of Defence/Crown Facilities

A significant number of NSRA clubs use Reserve Forces and Cadet Association and/or MoD facilities.

The Association's Civil Liability protection has been extended to include the following:

i] Includes "The Secretary of State for Defence" as a protected party.

ii] In relation to Clause 1 - Indemnity

This clause has been extended to re-state the definition of damages:

"damages includes all sums which the NSRA, Affiliated Clubs and Organisations may be liable to pay to the Secretary of State for Defence or the Crown under the indemnity provisions of any licence which the Secretary of State for Defence may from time to time grant to the NSRA for the use of any Reserve Forces and Cadet Association and Ministry of Defence facilities."

iii] In relation to the Claims Conditions, the following paragraph has been deleted for claims put forward under the licences now or subsequently in force between the NSRA, Affiliated Clubs and Organisations and the Ministry of Defence for use of Reserve Forces and Cadet Association and Ministry facilities:

"No admission offer promise payment or indemnity shall be made or given by or on behalf of the club without the written consent of the Company which shall be entitled to take over and conduct in the name of the club the defence or settlement of any claim or to prosecute any claim in the name of the club for its own benefit and shall have full discretion in the conduct of any proceedings and in the settlement of any claim."

Optional Insurances

- **Legal Proceedings** - An optional cover, up to £25,000 any one claim, subject to an aggregate limit of £500,000, is now available for legal expenses *relating to your clubs' activities*. Additional premium can be paid to include cover for employment disputes. This cover also automatically provides access to a 24 hour legal advice line. This insurance does not include revocation of licence cover for individuals but is available through NSRA individual membership. Cover is available via NSRA and underwritten by the First Assist Group.
- **Money** - This is cover for money at an organisations' premises, or in transit. Cover is available via NSRA.
- **Buildings and Property** - Should you require Insurance for Buildings which you own, or for which you are responsible, please contact the NSRA's Insurance Brokers, Perkins Slade Ltd, for a direct quotation.

Further Information

For further details regarding these Insurances, please contact the NSRAs' Insurance Brokers:

Perkins Slade Ltd, 3 Broadway,
Broad Street, Birmingham B15 1BQ.

Tel: 0121 698 8050

Fax: 0121 625 9000





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Intelligent Insurance

Understanding and Assessing your **Sports Protection** Needs

Core Values

The Perkins Slade Sports Team core values are: -

- 1.** Commitment to sport and recreation, the role of National Governing Bodies and clubs and individual sports participants.
- 2.** Trust, based on many successful years working in conjunction with the CCPR and its member National Governing Bodies of Sport and Recreation.
- 3.** Professional Standards of staff, with combined skills in sports insurance and sports structures and administration.
- 4.** Support for sport, to represent the best interests of sport and sports people in all insurance related matters.
- 5.** Products Knowledge, so that insurances meet the needs of all sport and recreation participants.

Important Note:

You should download and read our Terms of Business and our Status Disclosure, which are both available on our website, www.perkins-slade.com, please select "Terms of Business" at the foot of the Home page.

The information contained in this summary is confined to general policy details. In addition, policy documents are available on request from Perkins Slade Ltd. Please contact us in writing and we will post copies to you.

If you have any questions regarding the content of these documents we will be happy to discuss them with you.

For reasons explained above within the cover explanations we believe that the Insurance Scheme for NSRA provides a solution to the demands and needs of, NSRA clubs, counties, affiliated organisations and individual members.

The parties to the Policy have the right to choose the law applicable to the Policy. Unless the parties agree otherwise in writing any dispute concerning the interpretation of this Policy shall be governed and construed in accordance with English Law and shall be resolved within the non-exclusive jurisdiction of the courts of England and Wales.

The Civil Liability Insurances are provided by Royal & Sun Alliance Insurance plc, registered in England and Wales at St Mark's Court, Chart Way, Horsham, West Sussex RH12 1XL. (Company no.93792)

Both Perkins Slade Ltd and Royal & Sun Alliance (RSA) are authorised and regulated by the Financial Services Authority.

Civil Liability Excess Layer cover from £5m to £10m limit is provided by Zurich Insurance plc, a public limited company incorporated in Ireland. Registration No. 13460 Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland.

UK branch registered in England and Wales. Registration No. BR7985.

UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

Zurich Insurance plc is authorised by the Irish Financial Regulator and subject to limited regulation by the Financial Services Authority.

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