

## To Whom It May Concern

We act as Insurance Brokers for **National Small-bore Rifle Association (NSRA)**, and we have arranged the following insurances on their behalf:

|                              |   |
|------------------------------|---|
| <b>INSURED:</b>              | All affiliated Clubs of the National Small-bore Rifle Association (NSRA) who hold a valid and current membership letter   |
| <b>PERIOD OF INSURANCE:</b>  | 01/01/2024 (or such later date as membership fee received) to 31/12/2024  |
| <b>PERMITTED ACTIVITIES:</b> | <p>Small-bore; Airgun; Airsoft; Archery; Crossbow; Full-bore; Clay Pigeon; Black Powder; Bell Target; Benchrest; Hunter Field Target and Field Target (air pellets only); Vermin Control*; Rough Shooting*; Practical Shooting (disciplines as covered by UKPSA); Official Events and Competitions; Runshoot; Target Sprint; Laser Rifle &amp; Pistol Target Shooting.</p> <ul style="list-style-type: none"> <li>• UK event management / tournaments, overseas events / tournaments, exhibitions &amp; country fairs and guest open days</li> <li>• Renting out club facilities (for the benefit of the club/club funds); and sale of guns/ equipment and ammunition</li> <li>• Official social events, including supply of food or drink</li> <li>• Bonfire Parties and Temporary or Mobile ranges as defined by NSRA are also included subject to compliance with the risk management required (see NSRA website)</li> <li>• Self Loading: also referred to as homeloading, downloading, reloading and handloading is covered providing the NSRA Guidelines are adhered too. These guidelines may be found on the NSRA website: <a href="http://www.nsra.co.uk">www.nsra.co.uk</a></li> </ul> <p>All permitted target shooting activities <b>MUST</b> take place on a properly certified range designed for this purpose. A certified range may not be suitable for all activities. Other activities must take place on an area of ground deemed suitable for the activity and where permission has been granted. Cover for vermin control, rough shooting is provided for individual NSRA members not club members.</p> |

| COVER                       | BENEFITS  |
|-----------------------------|---|
| Public / Products Liability | <p>Protection against legal liability for bodily injury to a third party and/or damage to their property including nuisance, trespass or interference up to a limit of indemnity of £10,000,000.</p> <p>Abuse cover is included up to a limit of indemnity of £2,500,000, in respect of claims against committee members and club officers, relating to safeguarding, including mental or physical abuse, subject to adherence to the NSRA Child Protection Policy</p> <p>Geographical limit is Worldwide excluding USA/Canada for authorised competitions. The geographical limit is extended to include USA/Canada for Instructors and Club Representative teams.</p> |



| COVER                           | BENEFITS   |
|---------------------------------|--|
|                                 | <p>Main Exceptions :-</p> <p>Loss or damage to property in your custody or control (other than damage to property comprising premises leased or rented by you)</p> <p>Fines, liquidated damages or penalties</p> <p>Products manufactured</p> <p>Contractual liability</p> <p>Gradual pollution or contamination</p> <p>Criminal Acts / Acts with an intention to cause harm</p> <p>Incidents known to you but not reported to the Insurers</p> <p>Incidents prior to your joining the NSRA</p> <p>Incidents reported after expiry of your NSRA membership</p>   |
| Professional Indemnity          | <p>Loss (financial or otherwise) arising out of errors and omissions, advice or failure to act, up to a limit of indemnity of £10,000,000.</p> <p>Cover includes :-</p> <p>Defence costs and awards</p> <p>Associated advice by persons appropriately qualified, in connection with the sport, involving a fee for and on behalf of the club/association/organisation</p> <p>Main Exceptions :-</p> <p>Deliberate or dishonest acts</p> <p>Prior claims, investigations and circumstances</p> <p>Breach of contract</p>  |
| Employers' Liability            | <p>Protection against legal liability in respect of claims made for injuries to any volunteer or employee of the member club, arising out of, and in the course of such employment, up to a limit of indemnity of £10,000,000.</p>   |
| Officers' & Committee Liability | <p>Protection for committee members and club officers against claims arising from their decision or actions whilst managing the organisation, up to a limit of indemnity of £10,000,000.</p> <p>Cover includes :-</p> <p>Claims brought against officers, committee members, directors and trustees for wrongful acts</p> <p>Legal costs for allegations of breach of Health &amp; Safety legislation, including Corporate Manslaughter</p> <p>Legal costs of representation at an investigation, e.g. Health &amp; Safety or Employment</p> <p>Legal costs for allegations of fraud or dishonesty (until judgement or admission)</p> <p>Libel and slander</p> |

| COVER     | BENEFITS   |
|-----------|--|
|           | <p>Main Exceptions :-</p> <p>Dishonesty and fraud<br/>Breach of professional duty<br/>Bodily injury, property damage, pollution, nuclear risks and war<br/>Prior claims and circumstances – made or intimated before the inception date, or arising from any circumstance of which any officer, trustee, director or committee member was aware prior to the inception date</p>  |
| All Risks | <p>Accidental loss of or damage to :-</p> <p>Shooting Equipment up to £10,000<br/>General Contents up to £10,000<br/>Money up to £2,000</p> <p>Owned by the Member Club, or for which they are legally responsible</p> <p>Cover includes :-</p> <p>Property stored at home or in club premises, subject to Home Office regulations<br/>Alcohol &amp; tobacco up to a maximum limit of £350</p> <p>Main Exceptions :-</p> <ul style="list-style-type: none"> <li>- First £150 of each and every claim &amp; £250 Third Party Property Damage</li> <li>- Theft unless accompanied by forcible or violent entry to or exit from your premises, or under threat of violence</li> <li>- Claims outside the geographical limits of UK, Isle of Man or the Channel Islands, plus temporary cover, for up to one month, anywhere in the World whilst at an NSRA recognised event or on an organised event (organised at club level or above)</li> <li>- Damage by or during or consisting of an act of theft or attempted theft from any vehicle is excluded unless the Property is placed in a locked boot or a covered luggage area, all the vehicle's security devices are fully enabled and there is evidence of forced entry which is verified by a police report.</li> </ul> |

**Note:**

It is the members' responsibility to ensure sums insured are adequate for full replacement as new. If sums insured are inadequate, claims may be affected.

The limits in respect of Shooting Equipment and General Contents can be increased by purchasing a separate policy.



**Claims:**

In the event of an accident or any circumstance likely to give rise to a claim you must notify National Small-bore Rifle Association or Marsh Sport immediately on **0113 394 2287**. You should report incidents that may potentially form part of policy cover regardless of whether you think you are liable.

Circumstances include:

- A fatal accident / injury requiring referral to hospital, either immediately or at a later time / allegations of Libel and Slander / Allegations of professional negligence or faulty advice/ any investigation under child protection / Club disputes involving disciplinary action.

No admission, offer, promise, payment or indemnity shall be made or given by or on behalf of the Insured without the written consent of Insurers.

This document is issued as a matter of information only and confers no right upon you other than those provided by the policies. This document does not amend, extend or alter the coverage afforded by the policies described herein.

Notwithstanding any requirement, term or condition of any contract or other document with respect to which this document may be issued or pertain, the insurance afforded by the policies described herein is subject to all terms, conditions, limitations, exclusions and cancellation provisions and may also be subject to warranties.

This document may not be reproduced by you or used for any other purpose without our prior written consent. This document shall be governed by, and shall be construed in accordance with English law.

Yours faithfully



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