



National Rifle Association Insurance Scheme

For affiliated clubs, associations and organisations



1 January 2018



**NATIONAL RIFLE
ASSOCIATION**

Introduction

Insurance for NRA affiliated clubs, associations and organisations

As a member of the NRA, affiliated clubs, associations and organisations benefit from a degree of insurance protection.

What covers are provided?

This document provides a brief summary of the pertinent policy coverage, offered through membership of the National Rifle Association. These products are arranged by Endsleigh and underwritten by Hiscox.

Public / products liability

Provides protection against legal liability for bodily injury to third parties and damage to third party property.

Abuse

Protection for committee members and club officers against claims relating to safeguarding, including mental or physical abuse perpetrated by a member.

Professional indemnity

Provides protection for the club, association or organisation against claims for negligent acts, errors or omissions including claims for defamation such as libel or slander.

Employers liability

Provides cover in respect of claims made against the club, association or organisation for injuries caused to an employee arising out of and in the course of such employment.

Trustees and individual liability

Provides cover for claims made directly against individuals at the club, association or organisation e.g. officer, committee member, director and/or trustee for alleged wrongful acts.

Clubs contents and shooting equipment

Cover for up to £10,000 for loss or damage to club contents and club shooting equipment for which the club is legally responsible.

About the policy

How is cover arranged?

The NRA arrange insurance centrally via Endsleigh Insurances (Brokers) Limited and coverage is provided to affiliates as a benefit of affiliation.

This document is a summary and does not include all the policy terms and conditions. Full terms, conditions, exclusions and limitations are available on the NRA website at <http://www.nra.org.uk/>

Who is entitled to indemnity? (Insured)

- The club committee
- Officers and trustees
- Affiliated club members (including for member to member claims)
- Junior and probationary members
- Guests and visitors who are signed in/recorded in the visitors' book
- Club volunteers

Indemnity only applies to affiliated club members whilst involved in club recognised / organised activity.

Is the NRA insurance appropriate for my club, association or organisation?

The NRA insurances are arranged to meet the demands and needs of a typical NRA affiliated club, association or organisation and protects against liability risks, as well as a degree of property coverage (up to £10,000 as standard).

If you are concerned that coverage may not meet your own requirements, please contact Endsleigh.

Policy excesses

Contents and shooting equipment - £250

There is no excess under the public liability, professional indemnity, trustee and individual liability or employers liability section.

Period of insurance

This cover start date is 1st of January 2018 and is renewable annually. To benefit from the policy coverage, an NRA club must have been a member at the time of the incident.

Require assistance?

Endsleigh act as Insurance Broker to the NRA and arrange and administer this scheme. If you are uncertain as to whether cover is appropriate for you, please do not hesitate to contact us and we will be happy to discuss your requirements.

 **01242 866 840** (Mon to Fri 9am to 5pm)

 **nra@endsleigh.co.uk**

Policy cover summary

The activities included for all clubs, organisations and associations are as follows:

Coaching, fundraising, administration, competitions, open days, official events, event / tournament management (including exhibitions and country fairs and guest open days), renting out club facilities, sale of guns/ equipment and ammunition, official social events, including supply of food or drink.

Recognised disciplines:

- Target / full bore target shooting
- Field sports (UK Only)
- Small-bore, airgun, airsoft, archery, crossbow, clay pigeon, black powder, bell target, benchrest, hunter field target and field target (air pellets only), practical shooting (disciplines as covered by UKPSA), runshoot, target sprint, laser rifle and pistol target shooting
- Self-loading - also referred to as homeloading, downloading, reloading and handloading is also covered
- Geographical limits: Worldwide
- Applicable courts: Worldwide excluding claims brought in the USA / Canada.

Public / products liability | £10,000,000

Protection against legal liability for bodily injury to third parties and/or damage to their property, including nuisance, trespass or interference.

Main Exclusions

- Loss or damage to property in your custody or control
- Fines, liquidated damages or penalties
- Gradual pollution or contamination
- Contractual liability
- Products manufacture

Abuse | £5,000,000

Protection for committee members and officer against claims relating to safeguarding, including mental or physical abuse.

Main exclusions

- Protection for committee members and officers against claims relating to safeguarding, including mental or physical abuse
- Any benefit for the alleged perpetrator

IMPORTANT NOTE

All permitted target shooting activities **MUST** 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.

Policy cover summary

Professional indemnity | £10,000,000

Protection against claims (financial or otherwise) arising out of negligent act, errors and omissions, including advice or failure to act

Main exclusions

- Dishonest/malicious acts
- Breach of contract
- The section of the policy is written on a claims made basis.

Employer's liability | £10,000,000

Protection against legal liability in respect of claims made for injuries caused to any volunteer or employee arising out of, and in the course of, such employment.

Trustees and individual liability | £10,000,000

Protection for committee members and officers against claims arising from wrongful acts or allegations of dishonesty whilst managing the organisation.

Main exclusions:

- Actual dishonesty and fraud
- 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

This section of the policy is written on a 'claims made' basis.

Contents and shooting equipment

Cover for up to £10,000 of contents and shooting equipment on an "All Risks" basis.

Main exclusions

- £250 excess
- Wear and tear
- Property out of your care, custody and control
- Guns and equipment in an unattended vehicle unless out of sight and locked in the boot.
- Theft, not involving forcible and violent entry and exit, or threat of violence to an individual

If you require a higher limit of cover, this may be increased by contacting Endsleigh.

Further information

Ministry of Defence (MoD)/ Crown Facilities

The policy covers the use of Reserve Forces, Cadet Association and/or MoD facilities.

Important notes

Claims made

The term used to describe a section of policy that will only respond to a loss or claim that is reported to the insurer during the period of the cover. With a 'claims made' policy, the incident that causes the claim doesn't need to have happened during the period of the policy, but it must have occurred after the retro-active date.

Incidents reported after a policy has expired would not be covered.

It is therefore imperative that any incident that could give rise to a claim, or notification of potential claims, are disclosed to Endsleigh immediately.

Making a claim

All incidents that could give rise to a claim must be reported, and any writ or summons you receive must be forwarded to Endsleigh immediately. Failure to report a circumstance or a potential claim could void your policy coverage.

To report a claim or incident please contact Endsleigh on **01242 866 906**
or **email NRA@endsleigh.co.uk**

Additional insurance options

Club contents and shooting equipment

Your affiliation to NRA provides coverage for contents and shooting equipment up to £10,000.
Cover can be increased by arranging an additional policy.

Legal expenses

Legal expenses insurance is available for your club for an additional £38 inclusive of insurance premium tax. Coverage includes cover for contract disputes and employment disputes.

Buildings

Should you require insurance for buildings which your organisation owns, or for which you are responsible to insure, please contact Endsleigh.

Contact Endsleigh to discuss any additional options that you may require.

About Endsleigh

Endsleigh has over 30 years' experience within the voluntary and sports sectors. We arrange insurance for over 2,000 third sector organisations, and also provide specialist solutions to national governing bodies and the sports association sector.

In addition, we are the leading insurance broker in the leisure trust sector, currently looking after the insurance needs of over 25 leisure trusts around the UK.

Endsleigh is also a major sponsor of SPORTA and has worked in partnership with them for over seven years, building strong relationships with members through their national and regional networks in England and Scotland.

We have a team of experienced insurance professionals, who not only understand the technical side of insurance, but also the activities and risks that so many organisations deal with on a day to day basis.

About our insurance services

Who regulates us?

Endsleigh Insurances (Brokers) Limited (Company No. 1379864) is authorised and regulated by the Financial Conduct Authority. This can be checked on the Financial Services Register by visiting their website at <https://register.fca.org.uk/> Registered in England at Shurdington Road, Cheltenham Spa, Gloucestershire GL51 4UE.

Whose products do we offer?

We only offer a product from Hiscox to satisfy the liability, shooting equipment and contents requirements of the applicable members that have joined the NRA.

Which services will we provide you with?

You will not receive advice or a recommendation from us for the NRA scheme insurance covers.

What to do if you have a complaint

If you wish to register a complaint, please contact us:

Endsleigh Insurances (Brokers) Limited
Shurdington Road,
Endsleigh,
GL51 4UE

01242 866 906

nra@endsleigh.co.uk

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

Law applicable

You and your insurers are free to choose the law applicable to your policy. As your insurers are based in England, they proposed to apply the laws of England and Wales and by the NRA purchasing this policy they agreed to this.

Are we covered by the Financial Services Compensation Scheme (FSCS)?

All parties are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

Further information about the compensation scheme arrangements is available from the FSCS.

The capacity in which we are acting?

As an insurance intermediary we usually act as your agent and therefore subject to the law of agency which imposes various duties upon us. In the case of the NRA insurance programme we act as the agent of the National Rifle Association.



nra@endsleigh.co.uk

www.endsleigh.co.uk/business

All general covers including Liabilities and Property are underwritten by Hiscox Insurance Company Limited and is registered in England no. 70234, at 1 Great St. Helen's, London EC3A 6HX.

Personal Accident cover is underwritten by Chubb Insurance Company of Europe SE, a European company incorporated in England and Wales and registered under Company Number SE13.

All legal Expenses covers are underwritten by Legal Insurance Management Group (Registration No. 552953). Registered Office:

1 Hagley Court North, The Waterfront, Brierley Hill, West Midlands DY5 1XF. Registered in England and Wales under number 06490184. Authorised and regulated by the Financial Conduct Authority. This can be checked on the Financial Services Register by visiting their website at <https://register.fca.org.uk/>

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