



THE NATIONAL RIFLE ASSOCIATION CLUB & ASSOCIATION SUMMARY OF STANDARD INSURANCE COVER

The information set out is issued by the NRA's insurance broker Endsleigh Insurances (Brokers) Ltd. This is a summary of the standard cover provided by Endsleigh. This is for the period of insurance from the 1st January 2020 to the 31st December 2020 both dates inclusive.

Cover is provided for NRA affiliated clubs, local authority schools and associations and includes the following:

Standard Insurance Cover

Liability Insurance

Cover is provided for activities authorised/recognised by the NRA. Protection extends to owners or lessors of ranges used by affiliated organisations e.g. reserve forces and cadet associations and the MoD, against any claims resulting from the negligence of the affiliated organisations.

Public & Products Liability £10,000,000 limit any one event except products which is any one period of insurance

- Cover for accidental bodily injury to third parties and/or accidental damage to third party property. Includes member to member, indemnity to principals, liability for damage to leased, hired or borrowed premises.

Libel and Slander £10,000,000 limit any one period of insurance

- Cover in respect of legal actions against allegations of libel and/or slander. Cover excludes criminal or intentional libel or slander.

Instructors Errors & Omissions £10,000,000 limit any one period of insurance

- Cover for claims as a result of accidental bodily injury or accidental property damage arising from any errors and omissions following advice given by designated teachers, coaches and instructors.

Officials Indemnity £10,000,000 limit any one period of insurance

- Cover in respect of legal actions against committee members/officers of the club following decisions made as part of the running of the club.



Standard Insurance Cover continued

Abuse £5,000,000 limit any one period of insurance

- Cover for damages and legal costs following a malicious allegation of mental or physical abuse (Note clubs are covered here for actions of their members but individuals would fall under the exclusion of individuals intending to cause injury or harm/committing a criminal act).

Employers' Liability £10,000,000 limit any one occurrence

- Cover in respect of legal liability for death/injury to employees, including volunteers who may be deemed employees. Employers' Liability is required by law and the terms regulated by statute. You are reminded that Employers' Liability certificates must now be retained for at least 40 years.

Property Insurance

Fixtures, Fittings, General Contents and Shooting Equipment - £10,000 sum insured

- All Risks cover is provided where the organisation is either the owner of, or legally responsible for, such items. An excess of £250 applies. Extra cover is available if required.

Legal Expenses

Club Instructors: Malicious Allegations of Abuse

Cover to provide protection for NRA affiliated coaches in the event of unfounded allegations of abuse. Cover is intended to provide legal expenses and practical assistance including:

- Defence against criminal prosecution up to £50,000 and for civil prosecution up to £10,000 in any one period of insurance
- The cost of legal representation at the point of arrest (at the police station) up to £1,000
- Access to a legal helpline

The club liability insurance will not cover criminal acts/costs in a criminal court, nor will it cover individuals who intended to cause injury.

****PERSONAL ACCIDENT COVER IS PROVIDED FOR DIRECTLY
AFFILIATED NRA MEMBERS ONLY IS NOT INCLUDED AS PART OF THE
CLUB MEMBERSHIP****