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

The information set out is issued by the NRA’s insurance broker James Hallam Limited. This is a summary of the standard cover provided. This is for the period of insurance from the 1st January 2025 to the 31st December 2025 both dates inclusive.

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

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| **Standard Insurance Cover** |
| **Liability Insurance**  Cover is provided for activities authorised/recognised by the NRA:  Training, Coaching, Clay Shooting, Target Rifle and Full Bore shooting, Game shooting, Rough shooting, Stalking, Wildfowling, Air Weapons including FAC, Archery, Mini-Canon, Pest Control, Picking up, Beating, Loading, Dog training, Classroom training (Courses) & Game keeping  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.   **Professional Liability (to cover Instructor 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. |
| **Standard Insurance Cover continued**  **Abuse** £1,000,000 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 and General Contents -** £10,000 sum insured.  **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 £100 applies. |
| **Management Liability (£10,000,000 in total)**  £5,000,000 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.   **Management Liability – Excess of Loss**  £5,000,000 in excess of the primary £5,000,000 limit any one period of insurance |

**\*\*PERSONAL ACCIDENT COVER FOR INDIVIDUAL MEMBERS IS NOT INCLUDED AS PART OF THE CLUB MEMBERSHIP\*\***

**\*\*FOR FULL TERMS AND CONDITIONS, PLEASE REFER TO THE POLICY WORDINGS\*\***