

Summary of Cover

Insured: United Kingdom Practical Shooting Association
Period of Cover: 01 May 2026 to 30 April 2027 (both days inclusive)

COMBINED LIABILITY INSURANCE

Primary/ Policy Number HU PIB 8813850
Insurer Hiscox Insurance Limited

Legal liability for damages and legal costs arising out of third-party loss, injury or damage, in connection with the activities described above and notified to the Insurers within the period noted above. Cover includes public liability, professional indemnity, liability for damage to leased and rented premises, member to member liability, indemnity to principals and liability arising out of goods sold or supplied including refreshments and Management Liability (Directors & Officers & Corporate Legal Liability). The cover is written on a claims made wording, which means that the cover will respond on the policy in place when the claim is made, not the policy in place when the incident occurred. All incidents that may give rise to a claim in the future should be notified to Insurers through Howden at the time of incident.

Limit of Indemnity

Public & Products Liability	£10,000,000	Each claim with defence costs paid in addition other than for pollution and for products to which a single aggregate policy limit including defence costs applies.
Professional Indemnity	£5,000,000	any one claim excluding defence costs
Crisis Containment	£25,000	per crisis and in the aggregate
Employers Liability	£10,000,000	All claims and their defence costs which arise from the same accident or event

Principal Exclusions of Liability Policy

Liability arising out of:

- Criminal Acts
- The ownership, possession or use of any mechanically propelled vehicle, aircraft, hovercraft or water-borne craft
- In connection with damage to any data
- Medical malpractice
- Deliberate, reckless or dishonest acts
- Pre-existing problems
- Prior activities
- Asbestos
- Damage to own property
- Abuse
- Incidents prior to the retroactive date
- Incidents / claims known to you but not reported to Insurers.
- Incidents occurring prior to the start or after expiry of your last period of continuous membership
- Date recognitions
- War, terrorism and nuclear

Policy Excess Public and Products – Nil
Professional Indemnity – Nil
Crisis Containment – Nil

Cover does not apply in respect of legal actions brought in a court of law outside the European Union for Public Liability and Management Liability Claims. There is no cover in place for any claims brought in a court of law in the USA or Canada under any section of the policy.

Restricted cover applies in respect of legal actions brought in a court of Law within the USA or Canada.