



Information sheet UKPSA Insurance

Policy Owner: General Secretary
Review Date: May 2027

Scope of Coverage: Who is Insured?

The UKPSA insurance policy for 2026-2027 provides comprehensive coverage tailored for association and club activities. The policy covers the following insured parties while acting in connection with recognised UKPSA or club activities, provided they conform to official rules and by-laws:

- **Trustees and Sports Council Members:** Elected officers and Administrative team acting on behalf of the UKPSA (The Association).
- **Affiliated Clubs of the UKPSA:** UKPSA affiliated clubs who are registered on the UKPSA system and have paid the appropriate annual fee.
- **NROI Match Officials:** NROI members, including Range Officers, Chief Range Officers, Range Masters, and Match Directors, while officiating at recognized home or overseas matches.
- **Members of the UKPSA:** All members of the United Kingdom Practical Shooting Association who are registered on the UKPSA system and have paid the appropriate membership fee, including member-to-member liability coverage.

Note: There are no age limits to the policy, but appropriate safeguarding policies must be in place for young people.



Scope of Coverage: What is Covered?

The policy covers physical activities directly related to:

- **Dynamic Marksmanship:** Specifically including Practical shooting under IPSC rules, speed steels, target shotgun, 2-gun, 3-gun, and similar shooting disciplines.
- **Competition Management:** Organization, sanctioning, and selection of squads and teams for international competitions.
- **Match Officiating:** Officiating duties by NROI and IROA match officials at recognised and sanctioned home or overseas matches.
- **Training:** Firearms safety and proficiency training, and training of match officials (Range Officers, Chief Range Officers, Range Masters, and Match Directors) in adherence to IPSC rules.
- **Ancillary Activities:** Sale of merchandise, clothing, and targets, and provision of welfare facilities.

Scope of Coverage: When does cover apply?

Conditions for Coverage:

To ensure validity, all activities must be conducted in strict adherence to UKPSA and IPSC rules, include documented risk assessments, and be supervised by a person meeting the minimum qualification requirements for the tier of activity.

Match Level	Suitable Qualified or Experienced Person
Level 3 and above (International)	Must be an NROI or IROA Range Master.
Level 2 (National)	The person in charge must be designated by the NROI and hold a current competition licence in the discipline being shot.
Level 1 (Club Competitions)	Ideally a holder of a UKPSA competition licence; minimum requirement is a UKPSA safety course pass applicable to the discipline.
Level 0 (Club Practices)	Ideally a holder of a UKPSA competition licence; minimum requirement is a UKPSA safety course pass applicable to the discipline.
Activities	Suitably experienced or qualified person; ideally holds a UKPSA competition licence and has a UKPSA safety course pass applicable to the discipline. Where the general public are able to access the activity a Range Master or Instructor should be designated.

"Activities" are defined as anything other than a recognised match, which has been pre-notified to the Association and which involves live firing on any range facility where a member of the UKPSA has been given approval to establish representative IPSC Courses of Fire or similar for the purposes of demonstration and allowing prospective affiliates to experience the sport.



Core Coverage Summary

- **Public & Products Liability:** £10,000,000 per claim, with defence costs paid in addition.
- **Professional Indemnity:** £5,000,000 for any one claim.
- **Employers' Liability:** £10,000,000 for all claims arising from the same event.
- **Crisis Containment:** £25,000 per crisis.
- **Legal Expenses (ARAG):** £500,000 per claim, with a £1,000,000 aggregate policy limit. This covers employment disputes, contract disputes, debt recovery, and statutory licence appeals.
- **Business Equipment:** £45,000 (UKPSA-owned property).
- **Personal Accident & Travel:** Coverage for members, volunteers, and elected representatives whilst engaged in insured activities (shooting, officiating, and associated travel). Benefits include £50,000 for death or permanent total disablement, as well as specific cover for broken bones, medical expenses, and travel disruptions.

Important Exclusions

Please note that there is no cover for legal actions brought in a court of law in the USA or Canada under any section of the Combined Liability policy (restricted cover applies).

Eligibility Criteria

To ensure claims are valid, the following conditions must be met:

- Members must have paid their annual subscription (if required).
- The incident must not have been known prior to joining the Association.
- Claimants must not be using alternative insurance for the same circumstances.
- Matches (specifically Level 1) should be registered using the official UKPSA website forms to ensure an audit trail exists.

Personal Accident & Travel Coverage

Personal Accident & Travel coverage is operative during specific times that may differ from general liability conditions.

Personal Accident Coverage applies whilst an Insured Person is:

- Shooting or officiating for the association or insured club at home or international matches.
- Participating in any shooting activity or training at the association or insured club premises.
- Taking part in training organised by the association or insured club.
- Travelling directly to or from the association or insured club's home or international matches as part of an organised party.
- Taking part in any social activity organised by the association or insured club.
- Engaged upon duties on or around the premises of the association or insured club.
- Spectating at the association or insured club's home and international matches.



Travel Coverage applies whilst an Insured Person is on an authorised journey in connection with The Business, which includes travel to registered L1 competitions or sanctioned L2 (and above) competitions. Coverage also extends to include ancillary holidays or personal extensions, provided they are incidental to an authorised journey in connection with The Business. Firearms are specifically covered under the Travel section of the policy.

Firearms are explicitly covered during commercial flight transit as part of authorized travel, provided they are declared and transported in accordance with airline and regulatory guidelines.

Policy Clarifications & FAQs

- **Firearms (Equipment):** You have £15,000 of cover included under the "sports equipment" wording in the Combined Schedule. Please note that this explicitly excludes unregistered and unlicensed firearms.
- **Firearms (Personal Belongings):** Regarding the Personal Accident & Travel policy, while firearms are not specifically listed or excluded, Howden has confirmed they are covered under the Personal Belongings benefit.
- **Alternative Venues (Liability for Injuries):** Coverage for injuries sustained by individuals at alternative venues (such as a church hall) extends to those venues, provided that a formal and appropriate risk assessment is completed and the event plan is sufficient.
- **Officiating at Matches:** Personal Accident and Combined Liability policies cover National Range Officers Institute (NROI) members, including Range Officers, Chief Range Officers, Range Masters, and Match Directors, while officiating at recognized and sanctioned home or overseas matches.
- **Alternative Venues (Property Damage):** Cover extends to damage at alternative venues, provided there has been no negligence by a UKPSA member.

How to Claim

Members must report every claim and any incident that is likely to give rise to a claim to Howden immediately.

- **Contact Howden:** Call 0121 698 8040 as soon as possible following an incident.
- **Admit No Liability:** Do not admit liability or make any offer or promise to pay.

Disclaimer: This is a summary only. Please refer to full policy documents on the UKPSA website (under 'Policies') for detailed terms.

