



Information sheet: UKPSA Insurance

Information Owner: General Secretary
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The UKPSA insurance coverage is comprehensive and is tailored to meet the needs of the UKPSA, NROI, its members (including member-to-member liability), and affiliated clubs.

The current UKPSA insurance coverage includes:

- **Public and Products Liability** at £10,000,000.
- **Employers' Liability** at £10,000,000.
- **Professional Indemnity** at £5,000,000.
- **Legal Expenses** at £500,000.
- **Licence Revocation/Refusal to Grant Firearm/Shotgun Certificates** (Revocation Insurance) disputes at £25,000.
- **Business Equipment** owned by the UKPSA at £45,000.
- **Personal Accident and Travel Insurance.**

Policy Documents

The policy documents can be found on the UKPSA website, under Policies

The Insured

The Trustees, Council Members, Members And Affiliated Club Members Of The United Kingdom Practical Shooting Association (UKPSA) And/Or National Range Officers Institute (NROI) but only whilst acting in connection with club or association activities and whilst conforming to the rules and by-laws.

There are no age limits to the policy; but proper safeguarding policies should be in place where young people are being covered.

The insurance does not cover commercial activities.



Activities Covered

The insurance is arranged to cover the following activities:

- Dynamic marksmanship.
- Firearms safety and proficiency training.
- Competition organization and sanctioning.
- Selection of squads and teams for International competitions.
- Sale of merchandise, clothing, and targets.
- Provision of welfare facilities.
- Training of match officials (Range officers, Chief Range Officers, Range Masters & Match Directors) in adherence to the IPSC (International Practical Shooting Confederation) Rules.

Dynamic marksmanship includes Practical shooting under IPSC rules, speed steels, target shotgun, 2 and 3 gun and similar shooting disciplines.

General Eligibility Criteria

Any claims against the UKPSA Insurance policies should meet the following conditions:

- The circumstances of the accident or incident must not have been known prior to joining the Association, if applicable.
- The claimant will not also be using alternative insurance cover for the same circumstances.
- The member must have paid their annual subscription to the Association, if their membership requires such payment, and be recorded as such in the Association's management information system.
- The circumstances of the claim must meet the specified terms and conditions of the policy.

Individual Policies have specific criteria and application.

Public Liability

The general validity of the UKPSA insurance is dependent on three core elements: adherence to UKPSA and IPSC rules, the tier of the match being run, and the qualifications of the person in charge of the event.

The **Public Liability** section specifically covers activities provided the following conditions are met:

- The competition must be governed by the International Practical Shooting Association (IPSC) and the UKPSA.
- The event must not exceed 1,000 participants and/or spectators.
- The club must run its shoots in a safe manner and broadly following UKPSA (IPSC) Rules.



Range Master/Official Requirements by Match/shoot Level

The required qualification for the Range Master or person in charge varies by the level of competition:

Match Level	Range Master/Official Requirement
Level 3 (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)¹ & Level 0 (Club Practices)	The Range Master may be a club range official , who would ideally hold a UKPSA competition licence in the discipline being shot and as a minimum would have a UKPSA safety course pass applicable to the discipline.
Association Sanctioned Activities² Level 0	The range master may be a suitably experienced or qualified person who would ideally hold a UKPSA competition licence in the discipline being shot and as a minimum would have a UKPSA safety course pass applicable to the discipline.

Employers' Liability

Employers' Liability is typically held by an employer to cover their legal liability for the death or bodily injury sustained by their employees during the course of their employment. For the UKPSA this covers the Elected officers, Volunteers/ Contributors, NROI members and Trainers while carrying out activities on behalf of the UKPSA.

Professional Indemnity

Professional Indemnity provides indemnity for any sum or sums which the insured may become legally liable to pay arising from any claim first made against them as a direct result of negligence on the part of the Insured in the conduct and execution of the professional activities and duties of the Association.

For the UKPSA this covers the Elected officers, Volunteers/ Contributors, NROI members and Trainers while carrying out activities on behalf of the UKPSA. Note any member or third party acting on the instructions of the Association could be considered as a Contributor in this instance.

¹ Level 1 matches should be registered using the **Level 1 registration form** on the UKPSA website to ensure there is an audit trail for any claims..

² 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.



Legal Expenses Criteria

Applicable to Legal expenses incurred by the Association in defending any claims against them.

Revocation Insurance Criteria

Covers Licence Revocation/Refusal to Grant/ Renewal of Firearm/Shotgun Certificates. The member must hold a firearms membership.

Business Equipment

Refers to the physical assets that the Association uses to perform its operations (e.g laptops or shooting accessories that are the property of the UKPSA.) This does not cover stock for re-sale.

Coverage is for the Loss of or damage to the insured property arising out of the Insured Risks.

Personal Accident and Travel Insurance Criteria

The Personal Accident and Travel Insurance coverage is provided subject to the following criteria:

- **Insured Persons:** The cover applies to any member, volunteer/contributor, or elected member.
- **Insured Activities:** Coverage is active while the member is shooting or officiating at home or abroad.
- **Travel Inclusion:** Coverage includes any ancillary holiday associated with the shooting or officiating activity.

Specific Match Requirements:

- **Overseas Shooting:** Only covers **official IPSC matches**. Entry into the match must have been sanctioned by the Regional Director or his delegate.
- **UK Matches:** The match must be **registered and sanctioned**.



Claims Process

Potential claims against the UKPSA Insurance policies will be processed as follows:

1. **Notification:** The potential claimant must notify the UKPSA at secretary@ukpsa.org as soon as possible of the intention to claim, giving outline details of the circumstances.
2. **Initial Eligibility Check:** The General Secretary will then ensure that the claimant meets the Association eligibility criteria and provide the claimant with the contact details of the Broker.
3. **Full Claim Submission:** Once eligibility has been confirmed, potential claimants must provide the Broker with full details of the circumstances which pertain to the claim and be prepared to discuss the matter further with the UKPSA and/or the Broker.
4. **Information Request/Denial:** If the UKPSA or the Broker requires further information from the claimant or feels that the claim is outside either the Association's eligibility criteria or the specific terms and conditions of the insurance policy, they will inform the claimant as such in writing.

