

## 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 to 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.

## PERSONAL ACCIDENT INSURANCE

Insured Person	United Kingdom Practical Shooting Association
Operative time	Whilst taking part in Practical Shooting activity including training and competing anywhere in the world including direct travel to and from such activity within United Kingdom
Insurer	Aviva
Policy Number	100815555GPA

### Description of Benefits

Personal Accident Benefits	
Accidental bodily injury resulting in:	<b>Category A</b>
Death	£50,000
Loss of Sight in one or both eyes	£50,000
Loss of Hearing in one ear	£12,500
Loss of Hearing in both ears	£50,000
Loss of one or more Limbs	£50,000
Loss of Speech	£50,000
Permanent Total Disablement (PTD)	£50,000
Permanent Total Disablement (PDD)	Not Insured
Temporary Total Disablement	Not Insured
Temporary Partial Disablement	Not Insured
<b>Excess Period</b>	Not Insured
<b>Benefit Period</b>	Not Insured

Personal Accident Extensions	
Accidental bodily injury resulting in:	<b>Compete Members</b>
Broken Bones	Arm (Humerus, Radius & Ulna) or Wrist (Carpals) - £250 Leg (Femur, Tibia, Fibula), Ankle (Tarsals) or Kneecap (Patella) - £250 Skull (excluding jaw and nose), Collar bone (Clavicle), Shoulder Blade (Scapula) - £250 Maximum benefit per claim - £250
Coma Benefit	£50 per day for each day up to a maximum of 730 days
Disappearance	Included
Funeral Expenses	£10,000
Hospitalisation	£50 per day up to £750
Medical Expenses	Up to £15,000
Physiotherapy	Up to £500
Rehabilitation	Up to £15,000

## TRAVEL INSURANCE

Insured Person United Kingdom Practical Shooting Association

Operative time Whilst an Insured Person is on an authorised journey in connection with The Business which begins during the Period of Insurance, and commences from the time the Insured Person leaves their home, or if later their place of business, continuing during the entire period of the journey and terminating at the time of return to their home, or if earlier their place of business. If the Insured Journey is solely within the United Kingdom and/or Country of Residence, cover will only be operative if the journey involves an air flight and/or train and/or an overnight stay away from home. Any period of holiday which is purely ancillary to the Insured Journey shall be deemed included within the period of the Insured Journey provided that it is otherwise within the period set out above.

The definition of an authorised journey is any travel to a registered L1 competition or sanctioned L2 and above competition.

Insurer Aviva

### Description of Benefits

Travel Benefits	
Medical and Emergency Travel Expenses including Repatriation (cover does not apply in the UK or country of residence)	Unlimited
Personal Belongings	£2,500
Personal Belongings Delay	£50 after for the first 4 hours, £50 for each complete 4 hours thereafter up to a maximum of £200
Money Maximum	£5,000
Cash Limit	£2,000
Cancellation, Curtailment or Change of Itinerary	£10,000
Missed Departure	£1,000
Travel Delay	£50 after for the first 4 hours, £50 for each complete 4 hours thereafter up to a maximum of £750
Hijack & Kidnap	£300 per day up to a maximum of £25,000
Personal Liability	£5,000,000
Legal Expenses	£50,000
Temporary Partial Disablement	Not Insured
<b>Excess Period</b>	Not Insured
<b>Benefit Period</b>	Not Insured

Maximum Benefit any one Insured Person	
Maximum Benefit any one Insured Person	£50,000
Temporary Total Disablement:	Not Insured
Temporary Partial Disablement:	Not Insured

Maximum Accumulation Limits	
Any One Aircraft:	£1,000,000
Any One Accident:	£1,000,000

### Aviva Wellbeing Services

What are they?

- Aviva Line Manager Toolkit: Mental Health

Howden is a trading name of Howden Insurance Brokers Limited, part of Howden Group Holdings. Howden Insurance Brokers Limited is authorised and regulated by the Financial Conduct Authority in respect of general insurance business. Registered in England and Wales under company registration number 725875.

Registered Office: One Creechurch Place, London, EC3A 5AF. Calls may be monitored and recorded for quality assurance purposes.

- Wellbeing Library
- Get Active & Aviva Cancer Care
- Counselling Service

### **Aviva Line Manager Toolkit: Mental Health**

Developed by clinical experts the video modules include:

- Mental health in the organisation
- Changing behaviours
- Having difficult conversations
- Signposting

### **Wellbeing Library**

Offers useful content, hints and tips, plus guides and tools on a wide range of wellbeing situations. You will find helpful support for family and relationships, money or work, mental or physical health conditions.

### **Get Active & Aviva Cancer Care**

Offer discounted gym memberships, including well known health and fitness club brands, savings on online workouts and offers on products and services that can help support a healthy lifestyle.

Cancer Care with Get Active provides access to:

- Fitness at Home
- Relaxation & Meditation
- Nutrition Experience Days
- Travel & Spa Breaks
- Self-Care

### **Counselling Service – 01179 340105**

Direct access to BACP\* accredited counsellors 24/7, 365 days a year providing immediate support from the first point of contact for a wide range of difficulties:

- Pressure/work overload
- Bullying
- Redundancy
- Bereavement
- Stress/anxiety/depression
- Domestic abuse
- Substance abuse
- Relationships (Divorce/Separation)
- Family Breakdown

### **Principal Exclusions of Personal Accident Policy**

1. any consequence whatsoever resulting directly or indirectly from or in connection with any of the following regardless of any other contributory cause or event.
  - a. War in the Insured Person(s) Country of Residence or secondment
  - b. any action taken in controlling, preventing, suppressing or in any way relating to 1a above the above exclusion shall be inoperative in the event of War being declared whilst the Insured Person is actually engaged on an Insured Journey abroad.
2. the Insured Person engaging in any kind of flying other than as a passenger.
3. the Insured Person being a full-time member of the armed forces of any nation or international authority or a member of any reserve forces called out for permanent service.
4. the Insured Person committing or attempting to commit suicide or intentionally inflicting self-injury.
5. the Insured Person(s) own criminal act.
6. the Insured Person being in a state of insanity.
7. any claim incurred in any country destination or region in respect of which the advice of the British Government or the government of the Insured Person(s) Country of Residence (if different) at the time the trip was booked was "against all travel to"

**This document is intended as a summary only and does not represent full terms and conditions. A full policy document is available from Howden.**

**Insurance is provided on the basis that at the time of your membership renewal you have declared any material facts which may affect provision of the cover.**

## IN THE EVENT OF A CLAIM

You must report every claim and any incident that is likely to give rise to a claim in the future. Incident Notification Guidelines are attached to this document to assist you. Please contact Howden on 0121 698 8040 and complete the necessary report/claim form as soon as possible to avoid prejudicing your claim. **Do not admit liability; do not make an offer or promise to pay.**

## INCIDENT NOTIFICATION GUIDELINES

It is important that all incidents that may give rise to a claim are reported to us as soon as possible after the event. This will enable Insurers to carry out investigations at an early stage whilst information relating to the claim remains fresh in the mind. This will also ensure that you are complying fully with your policy terms and conditions.

In order to achieve this, we ask that you notify us immediately of any incident that involves:

- A fatal accident
- An injury involving either referral to or actual hospital treatment
- Any allegations of libel/slander
- Any allegations of Professional Negligence i.e. arising out of tuition, coaching or advice given
- Any investigation under any child protection legislation
- Any circumstance involving damage to third party property

An injury is defined as:

- Any head injury that requires medical treatment [Doctor or Hospital]
- Any fracture other than to fingers, thumbs or toes
- Any amputation, dislocation of the shoulder, hip, knee or spine
- Loss of sight [whether temporary or permanent]
- Any injury resulting from electrical shock or burn, leading to unconsciousness or requiring resuscitation or admittance to hospital for more than 24 hours
- Any other injury leading to hypothermia, heat induced illness or to unconsciousness which requires resuscitation or admittance to hospital for more than 24 hours
- Loss of consciousness caused by asphyxia or by exposure to a harmful substance or biological agent

Please note the above list is not exhaustive and if you are unsure as to whether an incident should be reported, then please do not hesitate to contact Howden Claims Department for further advice.

**We would remind you that in NO circumstances should you admit liability or agree to pay for any damage caused as this may prejudice the position of Insurers and COULD result in the withdrawal of any indemnity.**

Finally, please note that this is a Liability policy where Insurers decide if negligence attaches to you. Therefore, any payments you make to any third parties will not necessarily be reimbursed.

## INCIDENT RECORDING GUIDELINES

**We would recommend that a designated person within your organisation is made responsible to record any reportable accident/incident. Records must be kept for at least 6 years, and longer where it involves a person under the age of 18 years. Names and addresses of any possible witnesses should also be recorded.**

Current legislation does not specify the format of an accident register but the Accident Book BI 510 obtainable from HMSO is frequently used and is approved by the Information Commissioner for D&A Compliance.

The register must contain the following information relating to all reportable accidents or dangerous occurrences:

- Date and time of accident
- As regards a person at work - full name; occupation; nature of injury; age
- As regards a person not at work - full name; status [e.g. customer]; nature of injury; age
- Place where accident occurred
- A brief description of the circumstances
- Method by which the event was reported

## REPORTING INCIDENTS TO HEALTH & SAFETY EXECUTIVE

You may also have obligations under the Reporting of Injuries, Diseases and Dangerous Occurrences Regulations (RIDDOR) 2013. For further information go to [www.hse.gov.uk/riddor/index.htm](http://www.hse.gov.uk/riddor/index.htm) and to obtain a copy of the leaflet "Reporting accidents and injuries at work" go to [www.hse.gov.uk/pubns/indg453.pdf](http://www.hse.gov.uk/pubns/indg453.pdf)