



Certificate of Employers Liability Insurance (See Note A)

XL Catlin Insurance Company UK Limited

12/18

In accordance with Regulation 5 of the Employers' Liability (Compulsory Insurance) (Amendment) Regulations 2008 (the Regulations), one or more copies of this Certificate must be displayed at each place of business at which the Policyholder employs persons covered by the Policy. This requirement will be satisfied if the Certificate is made available in electronic form and each relevant employee to whom it relates has reasonable access to it in that form.

Policy Number: 1902227/0

Name of Policyholder: **Trustees and Council Members for the time being of UK Practical Shooting Association, affiliated clubs and individual members including National Range Officers Institute**

Including all subsidiary companies as advised to XL Catlin Insurance Company (UK) Ltd.

Except any specifically excluded below

Excluding Subsidiary Companies:

Date of Commencement of Insurance: 01 May 2020

Date of Expiry of Insurance: 30 April 2021

We hereby certify that:

1. The insurance to which this Certificate relates satisfies the requirements of the relevant law applicable to Great Britain, Northern Ireland, the Isle of Man, the Island of Guernsey, the Island of Jersey and the Island of Alderney (See Note B), and
2. (a) the minimum amount of cover provided by the Policy is no less than GBP 5,000,000.00 (See Note C)

Notes:

(A) Where the employer is a company to which Regulation 3(2) of the Regulations applies, the Certificate shall state in a prominent place, either that the Policy covers the holding company and all its subsidiaries except any specifically excluded by name, or that the policy covers the holding company and only the named subsidiaries.

(B) Specify applicable law as provided for in Regulation 4(6) of the Regulations.

(C) See Regulations 3(1) of the Regulations and delete whichever of Paragraphs 2(a) or 2(b) does not apply. Where 2(b) is applicable, specify the amount of cover provided by the relevant policy.

Paragraph 2(b) does not apply and has been deleted.

Registered office: 20 Gracechurch Street, London, EC3V 0BG

Registered in England No. 5328622

XL Catlin Insurance Company UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority



Schedule

XL Catlin Insurance Company UK Limited

Details:

Policy Number: 1902227/0

Name of Policyholder: Trustees and Council Members for the time being of UK Practical Shooting Association, affiliated clubs and individual members including National Range Officers Institute

Insured's Address: C/O Clive Gamlin, Castlemead Insurance Brokers St John's Rd, Southville **Postcode:** BS3 1AL

Business (Activities): The National Governing Body for Practical Shooting in the UK. Implementation and provision of rules, training, competitions, governance in adherence to the International Practical Shooting Confederation. Squad and team selection, organisation and participation of IPSC competitions.

Risk Categorisation: LEISSP Leisure/Sports Governance

Period of Insurance: From: 01 May 2020 To: 30 April 2021
Both dates Inclusive local standard time at the **Insured's** address stated above
This policy will not automatically renew: notice is hereby given that cover will terminate and not be renewed at the expiry date unless a new agreement is reached between the **Insurer** and the **Insured**.

Members:

1	Association	50	Day members
1,100	Members	35	Events
55	Clubs		

Locations:

(1)	C/O Castlemead Insurance Brokers St John's Rd, Southville	-	Postcode: BS3 1AL
(2)	-	-	Postcode: -
(3)	-	-	Postcode: -
(4)	-	-	Postcode: -
(5)	-	-	Postcode: -

Property:

Wording Applicable: -

Material Damage Section

Not Operative

Flood Cover: No **Excess:** -

Subsidence Cover: No **Excess:** -

Sum Insured: GBP -

Item(s):	Description	Location(s)	Sum Insured	Per Item Limit	Excess
	Buildings	-	GBP	- GBP	- GBP
	Ancillary Buildings	-	GBP	- GBP	- GBP
	Playing Surfaces	-	GBP	- GBP	- GBP
	Machinery, Plant & Equipment	-	GBP	- GBP	- GBP
	Stock	-	GBP	- GBP	- GBP
	High Value Stock	-	GBP	- GBP	- GBP
	Frozen or Refrigerated Foods	-	GBP	- GBP	- GBP
	Miscellaneous Contents	-	GBP	- GBP	- GBP
	Property in Transit	-	GBP	- GBP	- GBP
	Rent Payable	-	GBP	- GBP	- GBP
	-	-	GBP	- GBP	- GBP
	-	-	GBP	- GBP	- GBP
	-	-	GBP	- GBP	- GBP

Portable Equipment Specification

Operative

Sum Insured: GBP 40,000.00

Item(s):	Description	Territory	Sum Insured	Per Item Limit	Excess
	Kit & Equipment	UK	GBP 15,000.00	GBP	- GBP 250.00
	Trophies	-	GBP	- GBP	- GBP -
	Computers/Portable Computers	-	GBP	- GBP	- GBP -
	Torches	-	GBP	- GBP	- GBP -
	Stock/Clothing	UK	GBP 15,000.00	GBP	- GBP 250.00
	Electronic Timing Equipment	UK	GBP 10,000.00	GBP	- GBP 250.00
	-	-	GBP	- GBP	- GBP -
	-	-	GBP	- GBP	- GBP -
	-	-	GBP	- GBP	- GBP -

Money Specification

Operative

Sum Insured: GBP 1,020,000.00

The limit of the **Insurer's** liability is further limited to the sub-limits specified below in respect of any one loss in the following cases:

Description	Sum Insured	Excess
In a single transit carried by the Insured , partner, director or authorised Employee with a minimum number of able-bodied adult persons in attendance as per the policy wording	GBP 2,500.00	GBP 50.00
In a single transit carried by a professional security company	GBP -	GBP -
At the Premises during Business Hours not kept in locked safes and/or strongroom	GBP 2,500.00	GBP 50.00
At the Premises secured in a locked safe, or secured in a night safe or strongroom the keys to which have been removed from the Premises when outside Business Hours	GBP 2,500.00	GBP 50.00
At the Premises outside Business Hours not kept in locked safes and/or strongroom	GBP -	GBP -
At a residence of any principal and/or Employee whether or not kept in locked safe	GBP 2,500.00	GBP 50.00
From vending machines, automated teller machines (ATMS), entertainment or gaming machines at the Premises	GBP -	GBP -
Personal effects/money of the Insured or any Employee at the Premises	GBP -	GBP -
Arising from the dishonest acts of any Employee	GBP -	GBP -
Non-Negotiable monies:	GBP 1,000,000.00	GBP -

Personal Assault Specification

Operative

Capital Sum: GBP 10,000.00

The percentages in the table below are percentages of the Capital Sum:

Benefit	Percentage	Excess
Death	100%	GBP 50.00
Loss of Sight – one eye	50%	GBP 50.00
Loss of Sight – both eyes	100%	GBP 50.00
Loss of Limb – one limb	50%	GBP 50.00
Loss of Limb – two limbs	100%	GBP 50.00
Loss of Sight and Loss of Limb	100%	GBP 50.00
Permanent Total Disablement	100%	GBP 50.00
Temporary Total Disablement – amount per week during such disablement but not beyond fifty (50) weeks in excess of the first two (2) weeks from the date on which the Insured Person first sustained Injury	2%	GBP 50.00

Glass Specification

Not Operative

Sum Insured: GBP -

Item(s):	Description	Sum Insured	Excess
	Internal	GBP -	GBP -
	External	GBP -	GBP -

Business Interruption Section**Not Operative**

Sum Insured:	GBP	-			
Item(s):	Specifications		Sum Insured	Indemnity Period	Excess
	Loss of Gross Profit		GBP	-	GBP -
	Loss of Gross Revenue		GBP	-	GBP -
	Loss of Gross Rentals		GBP	-	GBP -
	Additional Increased Cost of Working		GBP	-	GBP -
	Book Debts		GBP	-	GBP -
	Stand Alone Increased Cost Working		GBP	-	GBP -
	Reinstatement of Data		GBP	-	GBP -

Loss of Licence Specification**Not Operative**

Sum Insured:	GBP	-		
Item(s):	Description		Sum Insured	Excess
	Indemnity Limit		GBP	GBP -

Liability:**Wording Applicable:** SL-CC 01/20**Public Liability Sub-Section****Operative**

Limit of Liability: GBP 10,000,000.00 any one **Occurrence**

Extension: Pollution Liability: GBP 5,000,000.00 any one **Occurrence** and in the aggregate

Trigger: Incidents Occurring During

Occurrence Limit: Combined

Excess: GBP 250.00
Applicable in respect of: Injury, Third Party Property Damage and Defence Costs

Defence Costs: Inclusive

Retroactive Cover: Not Applicable

Business Premises: The Business is carried on from premises in the following territories and no others for the purposes of this Section:
Worldwide

Covered Jurisdictions: Wwide ex USA

Products Liability Sub-Section**Operative**

Limit of Liability: GBP 10,000,000.00 any one **Occurrence** and in the aggregate

Extension: Pollution Liability: GBP 5,000,000.00 any one **Occurrence** and in the aggregate

Trigger: Incidents Occurring During

Occurrence Limit: Combined

Excess: GBP 250.00
Applicable in respect of: Injury, Third Party Property Damage and Defence Costs

Defence Costs: Inclusive

Retroactive Cover: Not Applicable

Products sold in or supplied to: **Worldwide**

Covered Jurisdictions: Wwide ex USA

Employers Liability Sub-Section**Operative**

Limit of Liability: GBP 10,000,000.00 any one **Occurrence**
 Subject to the following sub-limit which shall be part of and not in addition to the above limit:
 Terrorism: GBP 5,000,000.00 any one **Occurrence**
 Asbestos: GBP 5,000,000.00 any one **Occurrence**

Trigger: Injury Caused During

Occurrence Limit: Protected

Defence Costs: Inclusive

Covered Jurisdictions: **United Kingdom**

Total Wageroll: GBP -

Professional Liability Sub-Section**Operative**

Limit of Liability: GBP 10,000,000.00 any one **Occurrence** and in the aggregate
 Subject to the following sub-limits which shall be part of and not in addition to the above limit:
 Breach of Confidentiality: GBP 100,000.00 any one **Occurrence** and in the **aggregate**
 Excess: Nil
 Breach of Copyright: GBP 100,000.00 any one **Occurrence** and in the **aggregate**
 Excess: Nil
 Libel and Slander: GBP 250,000.00 any one **Occurrence** and in the **aggregate**
 Excess: Nil

Trigger: Claims Made and Notified – Reporting Period 60 Days

Occurrence Limit: Protected

Excess: GBP 250.00
 Applicable to Defence Costs

Defence Costs: Inclusive

Territorial Limits: Worldwide

Covered Jurisdictions: Wwide ex USA

Retroactive Date: -

Directors & Officers Liability**Operative**

Wording Applicable: SL-GL 02/20

Limit of Liability: GBP 10,000,000.00 any one **Occurrence** and in the aggregate
 Subject to the following sub-limits which shall be part of and not in addition to the above limit:
 Loss of Documents or Data: GBP 250,000.00 any one Occurrence and in the aggregate
 Excess: GBP 2,500.00
 Data Protection: GBP 100,000.00 any one Occurrence and in the aggregate
 Excess: GBP 2,500.00
 Criminal Prosecution: GBP 250,000.00 any one Occurrence and in the aggregate
 Excess: GBP 2,500.00

Trigger: Claims Made and Notified – Reporting Period 60 Days

Occurrence Limit: Combined

Excess: GBP 2,500.00
 Applicable to Defence Costs

Defence Costs: Inclusive

Territorial Limits: Wwide ex USA

Covered Jurisdictions: Wwide ex USA

Retroactive Date: 01/04/2017

Personal Accident:**Not Operative****Wording Applicable:** -**Insured Persons:** Number Category
0 -**Geographical Limits:** Worldwide**Permanent Partial Disability Scale:** Standard**Claim Time Limit:** 12 months**Event Aggregate Limit:** GBP -**Travel Accumulation Limit:** Not Applicable**Age Limit:** Applicable for Ages 16 to 80 only.

Reduced Benefits apply for:

Ages 5 to 16 - 20% of Death Benefit otherwise full Benefits Schedule applies

Ages 71 to 80 - 25% of Death and Permanent Total Disablement and Permanent Partial Disablement Benefit otherwise full Benefits Schedule applies

Benefits Schedule:	Benefit Type	Benefit Amount	Max Period	Excess
	Accidental Death	GBP	- 0	0
	Permanent Total Disablement	GBP	- 0	0
	Temporary Total Disablement	GBP	- 0	0
	Temporary Partial Disablement	GBP	- 0	0
	Broken Bones	GBP	- 0	0
	Hospitalisation	GBP	- 0	0
	Dental	GBP	- 0	0
	Convalescence	GBP	- 0	0

Permanent Partial Disablement - Standard Scale:

Condition	Percentage of Capital Sum Payable
Loss of Limb (one limb)	25%
Loss of Limb (two or more)	100%
Loss of Sight (one eye)	25%
Loss of Sight (both eyes)	100%
Loss of Limb & Loss of Sight	75%
Loss of Hearing (one ear)	25%
Loss of Hearing (both ears)	100%
Loss of Speech	100%

Important Notes: The insurer shall not pay more than the **Capital Sum** stated in the **Benefit Schedule** for **Permanent Partial Disablement** arising out of any on **Accident** regardless of the number of conditions diagnosed in the **Insured Person**

Premium	Property	GBP	
	Employers Liability	GBP	
	Public/Product Liability	GBP	
	Directors & Officers Liability	GBP	
	Personal Accident	GBP	-
	Total ex. Tax	GBP	
	Insurance Premium Tax	GBP	
	Total		

Notification of Claims and Circumstances to:

XL Catlin Insurance Company UK Limited
 20 Gracechurch Street
 London
 EC3V 0BG
 United Kingdom

E-mail: insurance@ukpsa.org

Date of Issue: 30 April 2020



Endorsements

The following are applicable to this insurance:

01 Coronavirus Absolute Exclusion

Notwithstanding any other provision (including any communicable disease extension), no cover is provided under this policy for any claim, loss, cost or expense of whatever nature directly or indirectly arising out of, contributed to by or resulting from coronavirus disease (COVID-19), severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2), or any mutation or variation thereof.

This exclusion also applies to any claim, loss, cost or expense of whatever nature directly or indirectly arising out of, contributed to by or resulting from:

1.1 any fear or threat (whether actual or perceived) of; or

1.2 any action taken in controlling, preventing, suppressing or in any way relating to any outbreak of;

coronavirus disease (COVID-19), severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2), or any mutation or variation thereof.

02 Members

Limit of Liability:

GBP 10,000,000 any one **Occurrence**

Pollution Liability sub-limit:

GBP 5,000,000 any one **Occurrence** and in the aggregate

Excess:

GBP Nil

Covered Jurisdictions:

Worldwide excluding the United States of America and Canada

2.1 Special Definitions

In addition to the definitions set out in Section 2 – Policy Definitions, the following definitions are used in this endorsement:

“**Member**” means an official member of the **Insured** and recorded as such in the **Insured’s** membership records.

“**Membership Activities**” means activities in respect of which the **Member** has taken out membership with the **Insured**.

2.2 Operative Clause

The **Insurer** will cover the **Member** for all sums which the **Member** is legally liable to pay as damages (including claimants’ costs, fees and expenses) in respect of:

2.2.1 **Injury;**

2.2.2 **Damage** to property not belonging to or in the **Member’s** care, custody or control;

whilst the **Member** is engaged in **Membership Activities** within the Territorial Limits and such **Injury** or **Damage** occurs during the **Period of Insurance** and arises from **Claims** made against the **Member** in the Covered Jurisdictions stated above.



In the event of the **Member's** death, their personal legal representatives will be covered in respect of such liability incurred by the **Member**.

Other than in accordance with the terms of this endorsement, there shall be no cover under this policy for the legal liability of any **Member**.

2.3 **Limit of Liability and Excess**

The maximum amount payable by the **Insurer** under this endorsement for all claims arising out of the same original cause, regardless of the number of **Members** involved, will not exceed the Limit of Liability for this endorsement as stated above.

As part of and not in addition to the Limit of Liability, the **Insurer** will also pay for **Defence Costs**.

The **Insurer** will not be liable for the applicable **Excess** stated above.

2.4 **Member to Member Claims**

Each **Member** is separately covered under this endorsement, including in respect of **Claims** made by one **Member** against another, as if they were insured individually. The total liability of the **Insurer** shall not exceed the Limit of Liability for this endorsement as stated above regardless of the number of **Members** involved in a **Claim**.

2.5 **Exclusions**

This endorsement will not cover the **Member** for any liability, cost or expense arising directly or indirectly from:

2.5.1 **Occupation**

the **Member's**:

- (a) ownership or occupation of any land or building; or
- (b) pursuit or exercise of any employment, business or profession.

2.5.2 **Pollution**

Pollution unless caused by a sudden identifiable unintended and unexpected incident which takes place in its entirety at a specific time and place during the **Period of Insurance**.

The liability of the **Insurer** for all sums payable in respect of all **Pollution** occurring during the **Period of Insurance** shall not exceed the sub-limit of liability specified above, which shall be part of and not in addition to the Limit of Liability for this endorsement.

This cover for **Pollution** shall not apply to any judgment, award or settlement made within countries which operate under the laws of the United States of America or Canada or to any order made anywhere in the world to enforce such judgment, award settlement either in whole or in part.

2.5.3 **Professional Activities**

the pursuit of any activities by the **Member** in a professional capacity unless specifically agreed by the **Insurer** in writing.



2.5.4 **Notifiable Disease**

any **Notifiable Disease**.

2.5.5 **Contractual Liability**

any liability arising under contract unless such liability would have arisen in the absence of that contract.

2.5.6 **Deliberate or Reckless Failure to Avoid Injury or Damage**

any deliberate or reckless failure by the **Member** to avoid **Injury** or **Damage**.

2.5.7 **Abuse**

the actual or alleged physical, sexual or psychological abuse of any person or the failure to prevent the same.

2.5.8 **Motor Vehicles**

the ownership, possession or use by or on behalf of the **Member** or any person or party insured by this policy of any motor vehicle or trailer for which compulsory insurance or security is required by legislation or for which the government or other authority has accepted responsibility.

2.5.9 **Aircraft and Watercraft**

the ownership, possession or use by or on behalf of the **Member** of any aircraft, spacecraft, hovercraft or watercraft.

2.5.10 **Asbestos**

the manufacture, mining, processing, distribution, testing, remediation, removal, storage, disposal, sale, use of or exposure to asbestos or materials or products containing asbestos whether or not there is another cause of loss which may have contributed concurrently or in any sequence to a loss or in respect of that part of any property insured by this policy which consists of asbestos.

2.5.11 **Punitive Damages**

any award of punitive or exemplary damages including fines, penalties, multiplication of compensatory awards or damages or in any other form whatsoever.

2.5.12 **Radioactive Contamination**

- (a) ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel; or
- (b) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

2.5.13 **Terrorism**

any act of Terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.



This exclusion also applies to any action taken in controlling, preventing, suppressing or in any way relating to any act of Terrorism.

In the event that any portion of this exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

2.5.14 **War**

war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.

2.5.15 **Cyber**

electronic means including but not limited to failure or impairment of any computer or other electronic device, computer hacking or the introduction of any form of computer virus or corrupting or unauthorised instructions or code or the use of any electromagnetic weapon.

2.5.16 **Liability Covered Elsewhere**

any matter covered under the Public Liability or Product Liability Sub-Sections.

2.6 **Conditions**

The following conditions are important. Any **Member** seeking reimbursement under this Section must comply with them. To the extent that any failure to comply causes or contributes to **Injury** or **Damage**, or otherwise disadvantages the **Insurer**, the **Insurer** may refuse to make any payments to the **Member** or any other person.

2.6.1 **Reasonable Steps to Avoid Injury and Damage**

any **Member** seeking reimbursement under this Section must at all times take reasonable steps to avoid **Injury** or **Damage**, which includes complying with all applicable laws, rules, regulations and guidelines imposed by any competent authority (e.g. any sporting or industry governing body).

2.6.2 **Claim Notification**

The **Member** must give to the **Insurer** notice as soon as possible in writing of:

- (a) any **Claim** made against any **Member** which is likely to fall within the scope of this policy;
- (b) any circumstances of which the **Member** becomes aware which are likely to give rise to such a **Claim** being made.

2.6.3 **Assistance and Co-operation**

The **Member** must provide the **Insurer** with such information, assistance and co-operation as the **Insurer** and/or its representative may reasonably request for the purpose of dealing with any **Claim**.

2.6.4 **Documents Relevant to a Claim**

The **Member** must ensure that all documents or other evidence relevant to any **Claim** or any circumstance which is likely to give rise to a **Claim** are not destroyed or otherwise disposed of.



2.6.5 **Claim Control**

The **Insurer** is entitled, but not obliged, to control and conduct on behalf of the **Member** the investigation, defence and settlement of any **Claim**.

2.6.6 **Non-Admission of Liability**

No admission, offer, promise or payment is to be made or given by or on behalf of the **Member** without the written consent of the **Insurer**.

2.6.7 **Payment in Full**

The **Insurer** may at any time pay to the **Member** in connection with any **Claim** either (i) the amount of the applicable Limit of Liability less any sums already paid or (ii) any lesser amount for which such the **Claim** can be settled. Upon such payment being made the **Insurer** shall be under no further liability in connection with that **Claim** and shall hand over conduct and control of the **Claim** to the **Member**.

2.6.8 **Other Insurance**

If at the time of a **Claim** there is any other insurance cover available to the **Member**, the **Insurer** will not have to pay more than its proportionate share of the **Claim** under this endorsement.

03 Abuse

Abuse Extension – Claims Made

Other than in accordance with the terms of this extension, there shall be no cover under this policy or any endorsement thereto for loss, damage, liability, cost or expense arising out of or relating to actual or alleged physical, sexual or psychological abuse of any person or the failure to prevent the same.

3.1 **Cover**

Subject to all the terms and conditions of this policy (including the exclusions applicable to the Liability Sub-Sections), cover is extended under the Public Liability Sub-Section to include cover for all sums which the **Insured** is legally liable to pay as damages (including claimants' costs, fees and expenses) for **Injury** in the conduct of the **Business** which arises from the physical, sexual or psychological abuse of any person (or the failure to prevent the same) happening in the **United Kingdom**, provided that the liability arises from **Claims**:

3.1.1 made against the **Insured** in the **United Kingdom**;

3.1.2 first first made against the **Insured** during the **Period of Insurance**; and

3.1.3 in respect of abuse, or failure to prevent the same, happening after the Abuse Prior Acts Date and before the end of the **Period of Insurance**.

The Abuse Prior Acts Date is 1st April 2019.

The **Insurer** will also pay **Defence Costs**, provided that the **Insurer** shall not be liable for any fines or penalties imposed as a consequence of any **Claim**, suit or proceedings. **Defence Costs** will be payable as part of, not in addition to the Limit of Liability under this Extension.

3.2 **Limit of Liability and Excess**



The Limit of Liability under this extension shall be GBP 2,500,000 any one **Occurrence** and in the aggregate for the **Period of Insurance**. The **Excess** for this extension shall be GBP Nil.

3.3 **Special Condition**

The **Insurer** shall have no liability under this extension unless the **Insured** has complied with all applicable laws and regulations (including those relating to the employment and supervision of staff and the carrying out of CRB, DBS and SCRO checks) and taken all other reasonable steps to prevent abuse.

3.4 **Special Exclusions**

3.4.1 There shall be no cover under this extension for any person who commits, condones or ignores abuse.

3.4.2 This policy does not apply to or include cover for or arising out of or relating to criminal investigations or inquiries relating to abuse.

There shall be no cover under this extension for any **Claim** based upon or arising out.

04 UKPSA Events

It is hereby noted and agreed the Liability section of the Policy extends to include cover for the following 5 categories of competitions governed by the International Practical Shooting Association and UKPSA:

- 4.1 Level 1 competitions – Club run and sanctioned competitions – twenty-five (25) planned
- 4.2 Level 2 competitions – UKPSA sanctioned competitions for individual members with competition licences – three (3) planned
- 4.3 Level 3 competitions – Regional and National Competitions – three (3) planned
- 4.4 Level 4 competitions – Continental and International competitions – none (0) planned
- 4.5 Level 5 competitions – World Championships – one (1) planned – Thailand;

provided the events do not exceed either one-thousand (1,000) participants and/or spectators.

05 Flood Exclusion

Cover under the Portable Equipment section excludes any loss or **Damage** by flood whilst stored at the **Premises**.

06 Recognised Activities

It is noted and agreed that the **Insured** activities include practice, training, qualifications, participation and management of competitions for International Practical Shooting Association disciplines noted below;

- 7.1 Handgun – Fullbore, Smallbore, Actionaire
- 7.2 Rifle – Fullbore, Smallbore
- 7.3 Shotgun



07 Firearms Clause

It is hereby noted that the Public liability and Products Liability sub-sections excludes the following in respect of Firearms and associated equipment, accessories and ammunition:

1. Items that do not comply with European Union, United Kingdom, United States of America standards;
2. Error of design or specification;
3. Exports to the United States of America or Canada or to any country listed by the UK authorities as an “embargoed destination”;
4. Items sold or supplied to non-licenced holders;
5. Any error of design or specification;
6. Servicing, repair or reconditioning.

All other terms and conditions remain unaltered.

Excess Elite

POLICY NUMBER: 25054177



Excess Elite

American International Group UK Limited
AIG Building
58 Fenchurch Street
London EC3M 4AB

Schedule

Policy Number		25054177
Item 1.	Insured:	Trustees and Council Members for the time being of UK Practical Shooting Association
	Address:	C/O Clive Gamlin, Castlemead House St. Johns Road Southville Bristol BS3 1AL United Kingdom
	Business:	The National Governing Body for Practical Shooting in the UK. Implementation and provision of rules, training, competitions,
Item 2.	Period of Insurance:	From 01 May 2020 To 30 April 2021 (Both days inclusive)
Item 3.	Premium:	£
	IPT:	
	Total Premium:	£
Item 4.	Public/Products Liability:	£10,000,000 any one occurrence but limited to any one Period of Insurance in respect of the Products Liability
	In Excess of:	£10,000,000 any one occurrence but limited to any one Period of Insurance in respect of the Products Liability
	Insurer	Policy Number
	Primary:	Catlin 1856872/0/0

Item 5.	Employers Liability:	Not Covered	
	In Excess of:	Not Covered	
		Insurer	Policy Number
	Primary:	Not Applicable	Not Applicable
Item 6.	Motor Third Party Property Damage:	Not Covered	
	In Excess of:	Not Covered	
		Insurer	Policy Number
	Primary:	Not Applicable	Not Applicable
Item 7.	Crisis Containment Management Extension:	£100,000 any one <i>Crisis</i> and in the annual aggregate	

ON BEHALF OF THE INSURER

Service Centre Extra Support Team
0845 601 2998

DATE: 30 April 2020

American International Group UK Limited

American International Group UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority (FRN number: 781109). This information can be checked by visiting the FS Register (www.fca.org.uk/register). American International Group UK Limited is registered in England: company number 10737370. Registered address: The AIG Building, 58 Fenchurch Street, London EC3M 4AB. In order to run and operate our business, we collect, use and disclose Personal Information. You can find out more about how we use Personal Information by reading our Privacy Policy available at <https://www.aig.co.uk/privacy-policy> or by writing to Data Protection Officer, by email at: dataprotectionofficer.uk@aig.com

Endorsements

Endorsement (s) effective 01 May 2020 attaching to and forming part of the Policy 25054177 in the name of Trustees and Council Members for the time being of UK Practical Shooting Association

SC276 - Crowd Accumulation Exclusion

SC70 - Libel and Slander Exclusion

SC271a - Asbestos Exception

SC69 - Hot Work Away Exclusion

SC251 - Public/Products Liability Clauses Non USA

This quote is only valid if the excess layer attaches at the primary limit

Subject otherwise to the Policy terms, exclusions and conditions.

ON BEHALF OF THE INSURER

Service Centre Extra Support Team
0845 601 2998

DATE: 30 April 2020

American International Group UK Limited

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SC276

Crowd Accumulation Exclusion

The indemnity provided under Item 4 of the Schedule shall not apply in respect of any claim arising out of or in connection with any event where the attendance or estimated attendance exceeds 250.

SC70

Libel and Slander Exclusion

The indemnity provided under Item 4 of the Schedule shall not apply to any liability arising out of any or under any alleged libel slander or slander of goods or other injurious falsehood published by the Insured.

SC271a

Asbestos Exception

This Policy excludes all liability which is directly or indirectly caused by or alleged to be caused by or contributed to in whole or in part by or arising out of the manufacture of, mining of, use of, sale of, installation of, survey or investigation of, management of, removal of, distribution of, existence of or exposure to asbestos products, asbestos fibres or asbestos dust, or property or materials containing any of the foregoing, including without limitation all liability to pay claimants' or the Insured's legal costs and expenses or any other costs and expenses, howsoever incurred in the investigation, defence and/or settlement of any claim against an Insured or in respect of any other inquest, inquiry, enforcement action, or proceedings in which the Insured may be involved in relation to any of the foregoing.

SC69

Hot Work Away Exclusion

The indemnity provided under Item 4 of the Schedule shall not apply in respect in respect of any claim directly or indirectly arising from Hot Work away from the Insured's premises For the purposes of this Exclusion Hot Work shall include but not be limited to the use of gas and electrical powered welding burning or cutting equipment blow lamps and blow torches and vessels for heating of bitumen or bituminous compounds

SC251

Public/Products Liability Clauses Non USA

It is understood and agreed that Item 4 Public/Products Liability section of this Policy excludes all liability:

1.
 - a. in respect of injury (as defined in the Primary Policy) sustained by an employee which arises out of and in the course of his employment by the Insured in the Business
 - b. attaching to the Insured or his insurer under any workmen's compensation unemployment compensation or disability benefits law or under any similar law
 - c. for loss of or damage to property belonging to the Insured or in the care custody or control of the Insured or any employee other than

- i. premises and their contents not belonging to or leased or rented to the Insured at which the Insured is undertaking work in connection with the Business
 - ii. premises including fixtures and fittings leased or rented to the Insured unless liability is assumed under agreement and would not have attached in the absence of such agreement
- d. arising from the ownership possession or use by or on behalf of the Insured of any mechanically propelled vehicle including any trailer or apparatus attached thereto in circumstances where the Insured is responsible for insurance or equivalent security under any legislation governing the use of such vehicle or where indemnity is provided by any other insurance
- e. arising from the ownership possession or use by or on behalf of the Insured of any vessel or craft made or intended to be airborne
- f. arising out of any products which with the knowledge of the Insured are incorporated into any craft made or intended to be airborne
- g. arising from the ownership possession or use by or on behalf of the Insured of any vessel or craft made or intended to be waterborne other than watercraft not owned by but used by the Insured for
 - i. business entertainment unless the Insured is responsible for insurance
 - ii. and hand propelled or sailing watercraft not exceeding 8 metres used in territorial waters
- h. arising out of advice design specification given for a fee other than claims for bodily injury and loss of or damage to property
- i. arising from Financial Loss unless such loss is a direct result of bodily injury loss of or damage to property for which indemnity is provided by this Policy

Financial Loss shall mean a pecuniary or economic loss or expense

- a. in respect of occurrences
 - i. happening in the United States of America its territories and possessions or Canada
 - or
 - ii. in respect of which legal proceedings are brought in the countries specified in (i) above or where legal proceedings are brought outside such countries to enforce an award whether by way of reciprocal agreement or otherwise
- b. arising out of the discharge dispersal release or escape of smoke vapours soot fumes acids alkalis toxic chemicals liquids or gases waste materials or other irritants contaminants or pollutants into or upon land the atmosphere or any

watercourse or body of water

but it is agreed that in respect of occurrences other than those

- A. happening in the United States of America its territories and possessions or Canada

or

- B. in respect of which legal proceedings are brought in the countries specified in (A) above or where legal proceedings are brought outside such countries to enforce an award whether by way of reciprocal agreement or otherwise

this exception does not apply in respect of bodily injury loss of or damage to property which arises directly or indirectly from Pollution or Contamination where such Pollution or Contamination is caused by a sudden identifiable unintended and unexpected incident which takes place in its entirety at a specific time and place during the Period of Insurance

for the purpose of this Exception "Pollution or Contamination" shall be deemed to mean

- i. all pollution or contamination of buildings or other structures or of water or land or the atmosphere and
- ii. all injury or damage directly or indirectly caused by such pollution or contamination

all Pollution or Contamination which arises out of one incident shall be deemed to have occurred at the time such incident takes place

the liability of the Insurers shall not exceed the limit as specified in Item 4 of the Schedule for any one Period of Insurance or all losses payable in relation to all risks wherever located in respect of Pollution and Contamination which is deemed to have occurred during any one Period of Insurance.

BLUEFIN SPORT COMMERCIAL LEGAL PROTECTION PLUS



FIRST FOR JUSTICE

STATEMENT OF FACT

This Statement of Fact forms part of the contract between the business named below ("the policyholder") and DAS Legal Expenses Insurance Company Limited ("DAS") in respect of the DAS Commercial Legal Protection Plus Insurance. The policyholder will accept the DAS standard policy form for this type of insurance and the DAS choice of appointed representative prior to the issue of proceedings.

Please check the information on this Statement of Fact to ensure that it is all correct without delay. If there is any information stated here that is incorrect then you should inform your insurance adviser immediately. If you are in any doubt as to what information to disclose, disclose it anyway. If you do not do this, this may affect how we settle claims under the policy, or it may make the policy invalid.

Your insurance adviser will retain a copy of this Statement of Fact and will send you a copy. They will also send you a copy of the policy if you ask them to.

Name of Business:

UK Practical Shooting Association

Address of Business:

C/O Castlemead House St. Johns Road Southville Bristol BS3 1AL

Trade(s) of Business:

The National Governing Body for Practical Shooting in the UK.

Total Estimated Annual Turnover:

£ 100,000.00

Start Date:

01/05/2020

Scheme Policy Number:

6 9 3 9 5 6 0

Agent's Own Reference:

35685495

As far as it is known, there are no circumstances which have resulted or could result in a dispute which might lead to a claim under this insurance. Such circumstances cannot be accepted as a claim under this insurance.

The named business is registered in the United Kingdom, the Isle of Man or the Channel Islands.

Agency Name:

Bluefin Sport

Address of Agent:

The Paragon, 32-36 Victoria Street, Bristol, BS1 6BX

BLUEFIN SPORT COMMERCIAL LEGAL PROTECTION PLUS



FIRST FOR JUSTICE

POLICY SCHEDULE

Scheme Policy Number:		Agency Name:						
6	9	3	9	5	6	0	Bluefin Sport	
Bluefin Client Reference:				Policyholder Name:				
35685495				UK Practical Shooting Association				
Policyholder Business:								
The National Governing Body for Practical Shooting in the UK.								
Policyholder Business Address:								
C/O Castlemead House St. Johns Road Southville Bristol BS3 1AL								
Premium:	Gross Premium:	IPT:	Premium + IPT:					
	£	£	£					
Turnover:	£ 100,000.00							
Period of Insurance:	From:	To:						
	01/05/2020	30/04/2021	Period of 12 months only					
Date of Issue:	30/04/2020							
Operative Covers:	Employment Disputes and Compensation Awards Transfer of Undertakings Legal Defence Statutory Licence Appeal Contract Disputes Debt Recovery Property Protection Tenancy Disputes			Personal Injury Tax Protection Legal Advice Service Tax Advice Service Counselling Service DASbusinesslaw Employment Manual				
Limit of Indemnity	£500,000 Employment Disputes Compensation Awards aggregate limit: £1,000,000 per period of insurance.							

DAS Legal Expenses Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FRN202106) and the Prudential Regulation Authority | DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side, Temple Back, Bristol BS1 6NH | Registered in England and Wales | Company Number 103274 | Website: www.das.co.uk | DAS Law Limited is authorised and regulated by the Solicitors Regulation Authority (registered number 423113) | DAS Law Limited Head and Registered Office: North Quay, Temple Back, Bristol BS1 6FL | Registered in England and Wales | Company Number: 5417859 | Website: www.daslaw.co.uk