

Claims

When making a claim please have the following information available:

01. CPSA membership number
02. Date of incident
03. Location where the incident took place
04. Details of any third parties involved
05. Details of any witnesses
06. Full details of the event that gave rise to the claim
07. Details of any medical practitioner involved

Important information

- Cover is applicable for the length of your membership.
- This is a summary of the full cover provided. The full policy details are held by the CPSA and in the first instance specific queries regarding cover should be addressed to them.
- It is essential that you (or a representative of your club or ground where you shoot) report every incident that may give rise to a possible claim to the CPSA's insurance broker, Howden Insurance Brokers. In addition, an accident report record book should be maintained keeping accurate records of the date and time of any incident that occurs, along with details of any relevant circumstances and the full name and address of any parties involved including witnesses.
- Any letter, claim, writ, summons or process in connection with an incident (involving a member) must be forwarded immediately without reply to Howden Insurance Brokers.
- It should be noted that it is a condition of the policy that under no circumstances should any offer or promise of payment be made by, or on behalf of, an insured person.

In the event of a claim please contact Howden Insurance Brokers Limited as soon as possible on:

+44 (0)20 7623 3806
info@howdengroup.com

Additional Benefit for Competition Members

In addition to our standard insurance benefits, competition members (excluding Colts) are also eligible to access additional support for:

An appeal to the relevant police force or court, where the police revoke or refuse to renew Your Shotgun Certificate. Legal Costs reasonably incurred in: Defence Against Criminal Prosecution; Defence of your legal rights including defence, appeal, or defence of an appeal against judgement, conviction, or sentence in respect of any act or omission leading to criminal proceedings being brought against you as a result of participating in CPSA endorsed activities.

All claims will be fully reviewed and the CPSA reserves the right to refuse cover at its absolute discretion. Incidents will be subject to a formal review process and a limit of indemnity per incident and member. The Legal representation cover is provided by our retained specialist Solicitors Lewis Nedas.

In the event that the court does not find in your favour and makes an order for you to pay court costs, or some or all of the legal costs of the opposing party, those costs may be covered by the CPSA. However, this will be entirely at the discretion of the CPSA, dependent upon the particular circumstances of each case, and is not guaranteed.

To register a claim please complete the following online form www.cpsa.co.uk/fale in the first instance.

If you do not have access to a computer, tablet or mobile phone then please contact CPSA HQ on 01483 485400 where a member of staff will assist you.

Professional Indemnity for our coaches, instructors, safety officers and referees.

The policy also provides Professional Indemnity Insurance up to £10,000,000 for our qualified coaches, instructors, safety officers and referees in respect of negligent advice or instruction given. This is not subject to any declaration of income or limit on earnings.

The CPSA Insurance Leaflet

Effective 01 September 2025





Overview

The CPSA have appointed Howden to arrange specialist insurances to make sure our members are properly covered. The insurance automatically provides protection to all individual current members of the CPSA, qualified coaches and instructors, safety officers and referees, regional and county officials, committee members and volunteers.

The insurance provides cover whilst members are participating in recognised and approved activities of the CPSA:

- Clay Target Shooting
- Game Shooting
- Rough Shooting
- Pest/Vermin Control
- Wild Fowling
- Rifle Shooting (including Stalking)
- Muzzle Loading (including Black Powder)
- Beating & Loading
- Angling from Dry Land (including wading)
- Air Weapon Shooting (including FAC rated)
- Archery
- Crossbow Shooting (inc FAC)
- The ownership, cleaning and maintenance of legally held firearms and ammunition

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 Creechchurch Place, London, EC3A 5AF. Calls may be monitored and recorded for quality assurance purposes. 10/25 Ref: 13550-2

Public & Products Liability

Policy number: LCP300472000

Provides cover for up to £15,000,000 for any one occurrence in respect of accidental bodily injury to third parties and / or damage to third party property arising from the negligence of a member whilst carrying out one of the recognised and approved activities. Cover includes legal costs incurred, with the prior consent of the insurer, in defence of any actions brought against a member.

The policy provides cover to all CPSA members regardless of age:

- Resident in the UK and Eire on a worldwide basis
- Overseas members whilst shooting in the UK
- British Citizens domiciled in Europe for all recognised activities worldwide
- British Citizens domiciled outside Europe for clay target shooting only

The policy automatically provides cover for CPSA qualified coaches and instructors, safety officers and referees.

No declaration is needed.

Principal Exclusions:

01. Loss of or damage to property belonging to you or for which you are responsible.
02. When you act in a manner that is contrary to:
 - a. the conditions under which you hold a firearm or shotgun certificate; or
 - b. the rules and regulations of the Clay Pigeon Shooting Association.
03. The ownership, possession or use by you of any mechanically propelled vehicle.
04. Any incident arising whilst you are involved in an illegal or criminal activity.

Personal Accident (Up to 90 Years old)

Policy number: PA04282328

Membership of the CPSA automatically provides personal accident insurance for ages up to 90 (limited cover applies to members aged between 75 and 90) who suffer injury as the direct result of an accident occurring whilst they are participating in an insured activity anywhere in the world.

Principal Exclusions:

01. Any claim caused by suicide, attempted suicide or any self-inflicted injury.
02. Bodily injury arising from any pre-existing defect, infirmity, medical condition or chronic or recurring ailment of which you were aware or could reasonably be expected to have been aware.
03. Bodily injury sustained while under the influence of or due wholly or partly or directly or indirectly to the taking of alcohol or drugs, other than drugs taken as directed and prescribed by a qualified registered medical practitioner.

The key policy benefits are as follows:

Schedule of Benefits	Members aged up to 75 years	Members aged between 76 and 80	Members aged between 81 and 90
Death	£50,000	£25,000	£10,000
Loss of two or more limbs or loss of sight in both eyes or loss of sight in one eye combined with loss of limb	£50,000	£25,000	£30,000
Permanent partial disablement	£50,000	£25,000	£30,000
Permanent total disablement	£50,000	£25,000	£30,000
Temporary total disablement	£50	Not insured	Not insured
Temporary partial disablement	£25	Not insured	Not insured
Broken Bones	Up to £500		
Coma Benefit	£75 a week		
Dental & Optical expenses	Up to £2,500		
Facial disfigurement	Up to £10,000		
Funeral expenses	Up to £10,000		
Home & workplace expenses	Up to £25,000		
Hospitalisation	£75 a week		
Medical expenses	Up to £30,000		