

OTHER INFORMATION

Important notes- Liability

1. Cover is applicable for the length of your membership.
2. This summary should not be taken as a substitute for the full membership policy. Full details of the policy terms and conditions are available upon request from WWSI.
3. It is essential that you (or a representative of your club or ground where you shoot) report every incident that could give rise to a possible claim to the CSPA's insurance brokers, WWSI. In addition an accident record book should be maintained keeping accurate records of the date and time any incident occurs, along with details of all relevant circumstances and the full name and address of any parties involved including witnesses.
4. Any letter, claim, writ, summons or process in connection with an incident (involving a member) must be forwarded to WWSI without delay.
5. It should be noted that it is a condition of the Liability policy that under no circumstances should any offer or promise of payment be made by, or on behalf of, an insured person.

the future of our sport...

What to do in the event of a claim:

- (a) Do not admit liability
- (b) Contact WWSI (01603 633 997) for a claim form and complete & return it as necessary
- (c) It will be necessary for WWSI to confirm you are a current member of the CSPA
- (d) Forward any correspondence relating to the incident unanswered to WWSI who will handle the response on your behalf and provide any guidance to you

CONTACT



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LLOYD'S

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the future of our sport...



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Woking, Surrey. GU24 0NP
Telephone 01483 485 400

Worldwide Sports Insurance UK is a trading name of Insurance Advisernet UK Limited and regulated by the Financial Services Authority. Sagicor Underwriting Ltd is also regulated by the Financial Services Authority.

Any complaints should be referred to WWSI immediately and will be dealt with in accordance with FSA regulations.

CLAY PIGEON SHOOTING ASSOCIATION

Member's Liability and Personal Accident Insurance



This leaflet provides essential information

Please read it very carefully



Effective 1st September 2012



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*It is incumbent upon all those involved in sport, in whatever capacity, to ensure that everything they do does not cause injury or loss to other people, or damage to property. If they do, they could be legally liable to pay damages, as awarded in a civil court. **The sport of shooting is no exception.***

In order to safeguard the sport the CPSA has arranged a specialised Liability insurance. It automatically protects all individual current members; CPSA qualified coaches & instructors, safety officers and referees; regional and country officials, committee members and volunteers.

Insurance is in force whilst participating in recognised and approved activities of the CPSA:

These include

- Clay target shooting
- Game shooting
- Rough shooting
- Vermin control
- Wild fowling



Plus

- Rifle shooting (including stalking)
- Muzzle loading (black powder)
- Beating & Loading
- Angling from dry land (including wading)
- Airgun shooting (including FAC rated)



Cover Excludes

- Combat/practical shooting
- Equestrian mounted sports
- Prohibited Handguns
- Sea/lake/river/reservoir/estuary fishing from a boat/ship etc
- Falconry
- Hunting, (other than on foot as part of an organised / licenced hunt)

Most importantly, the policy includes indemnity for a CSPA member who causes injury to another person, or damage to third party property (commonly known as Public Liability), whilst taking part in a CSPA recognised activity.

Cover is automatically extended to include:

- Professional Indemnity - liability for advice given. Limit £5,000,000
- Libel and Slander - liability for written and spoken word eg: instructional/marketing material
- Directors and Officers Indemnity - specifically for directors and officials in respect of their executive responsibilities. Limit £5,000,000

Policy number: GL/1018/2011/175

Limit of Indemnity:

**Liability £10,000,000 any one occurrence
(in the aggregate in respect of Products Liability)**

- The policy provides indemnity to UK residents and:
 - Members based in Eire
 - Overseas Members- whilst shooting in the UK
 - CPSA members temporarily resident on a British Sovereign base in Cyprus and Germany, within curtilage of base only
- Cover is worldwide, subject to a prior declaration of visits to USA/Canada
- THERE IS NO UPPER AGE LIMIT

Principal Exclusions

- Criminal acts of the insured
- Ownership or use of any vehicle, aircraft, hovercraft or water-borne craft
- Loss of or damage to your own property
- Product guarantee or recall, repair or replacement
- Medical malpractice
- Fines, penalties, punitive or exemplary damages

Personal Accident (no fault compensation) benefits are available to members (between the ages of 10 and 80) who are injured whilst participating in recognised and approved activities of the CPSA anywhere in the world, including the activities previously stated.

Benefits are as follows:

Up to the age of 80

Death	£10,000
Loss of one/two limbs	£30,000
Loss of one/both eyes	£30,000
Permanent and total loss of speech	£30,000
Permanent and total loss of hearing in both ears	£30,000
Permanent and total loss of hearing in one ear	£15,000
Permanant total disablement from any gainful occupation for which the insured person is fitted for by way of training education or experience	£30,000
Emergency dental expenses, if external oral impact results in damage to a members' teeth which necessitates immediate pain relief (subject to a £50 excess)	£500
Replacement spectacles, if there is a valid claim under the accident section	£250

The CPSA Liability Insurance is a Policy of First Resort in respect of claims arising from the negligent acts of CPSA registered members taking part in CPSA authorised activities.

Principal Exclusions

- Taking a drug unless it is taken on proper medical advice
- War or terrorism
- Illness or disease not resulting from bodily injury or bodily injury due to any gradually operating cause