

To Whom It May Concern

We act as Insurance Brokers for **National Small-bore Rifle Association (NSRA)**, and we have arranged the following insurances on their behalf:

INSURED:	All Life, Annual and Associate Members of the National Small-bore Rifle Association (NSRA) who hold a valid and current membership card
PERIOD OF INSURANCE:	01/01/2025 (or such later date as membership fee received) to 31/12/2025
PERMITTED ACTIVITIES:	<p>Small-bore; Airgun; Airsoft; Archery; Crossbow; Full-bore; Clay Pigeon; Black Powder; Bell Target; Benchrest; Hunter Field Target and Field Target (air pellets only); Vermin Control*; Rough Shooting*; Practical Shooting (disciplines as covered by UKPSA); Official Events and Competitions; Runshoot; Target Sprint; Laser Rifle & Pistol Target Shooting.</p> <p><i>*Members must be a full member of both the NSRA and an affiliated club for this cover to apply.</i></p> <p>Self Loading; also referred to as homeloading, downloading, reloading and handloading is covered providing the NSRA Guidelines are adhered too. These guidelines may be found on the NSRA website: www.nsra.co.uk.</p> <p>All permitted target shooting activities with certificated firearms MUST take place on a properly certified range designed for the purpose.</p> <p>A certified range may not be required for all target shooting activities. However, these must be carried out on a suitably constructed range in alignment with all legal requirements and NSRA Policies and Procedures.</p> <p>Cover for vermin control, rough shooting is provided for individual NSRA members that are members of an NSRA affiliated club. Club members that are not individual NSRA members are not covered for this activity.</p>

COVER	BENEFITS
Public/Products Liability	<p>Protection against legal liability for bodily injury to a third party and/or damage to their property including nuisance, trespass or interference up to a limit of indemnity of £10,000,000.</p> <p>Geographical limit is Worldwide excluding USA/Canada, in respect of authorised competitions.</p> <p>Main Exceptions :-</p> <p>Loss or damage to property in your custody or control (other than damage to property comprising premises leased or rented by you)</p> <p>Fines, liquidated damages or penalties</p> <p>Products manufactured</p> <p>Contractual liability</p> <p>Gradual pollution or contamination</p> <p>Criminal Acts / Acts with an intention to cause harm</p> <p>Abuse</p> <p>Incidents known to you but not reported to the Insurers</p> <p>Incidents prior to your joining the NSRA</p> <p>Incidents reported after expiry of your NSRA membership</p>
Professional Indemnity	<p>Loss (financial or otherwise) arising out of errors and omissions, advice or failure to act, up to a limit of indemnity of £10,000,000.</p> <p>Cover includes :-</p> <p>Defence costs and awards</p> <p>Associated advice by persons appropriately qualified, in connection with the sport, involving a fee for and on behalf of the club/association/organisation</p> <p>Main Exceptions :-</p> <p>Deliberate or dishonest acts</p> <p>Prior claims, investigations and circumstances</p> <p>Breach of contract</p>
<p>Legal Protection</p> <p>Markel Legal Expenses Insurance 12783707</p>	<p>Legal Defence Costs and Expenses up to £50,000 any one claim for Life and Individual Members, relating to suspension, revocation, curtailment, variation or refusal to renew your Firearms Certificate, under current legislation.</p> <p>You have access to a 24 hour Legal Advice helpline for the period of your insurance cover. The telephone number is 0333 234 2301.</p> <p>Should you need to make a claim under this Policy you should contact the Claims Department at Markel Legal Expenses Insurance direct on the same telephone number.</p>

COVER	BENEFITS		
	There is no cover for disputes arising out of new licence applications or initial grants.		
	This policy excludes all cover for Associate Members,		
Personal Accident	Whilst engaged in NSRA permitted activities as detailed overleaf. Including travel to and from the activity worldwide. Coverage starts at the attainment of 9 years' of age old and does not have an upper age limit, providing you are not acting against the advice of a qualified medical practitioner. Reduced Benefits apply for: Ages 5 to 16 - 20% of Death Benefit otherwise full Benefits Schedule applies. Ages 71 and above - 25% of Death and Permanent Total Disablement and Permanent Partial Disablement Benefit otherwise full Benefits Schedule applies.	Life and Annual Members	Associate Members
	Death	£50,000	£10,000
	Loss of one eye	£50,000	£10,000
	Permanent total disablement from any usual occupation	£50,000	£10,000
	Permanent and total loss of hearing in both ears	£50,000	£2,500
	Loss by permanent physical severance or permanent and total loss of: One limb or more limbs	£25,000	N/A
Medical expenses necessary incurred in the treatment of the insured person as a result of an accident	Up to £2,500	N/A	
Funeral expenses (Accidental Death)	£5,000	N/A	
Home adaption	£10,000	N/A	
Emergency Dental (£50 excess)	£500	N/A	
Hospitalisation Daily Benefit	£25 per full 24 hours	N/A	
Physiotherapy - Max 3 sessions as a result of muscular strain	£35 per session	N/A	
Event fee reimbursement following a shooting injury - up to	£100	N/A	
Portable Equipment – All Risks	Accidental Loss of or damage to: Shooting equipment and trophies owned / loaned including Territorial Army / Voluntary Reserve Association Equipment	£10,000	£5,000

COVER	BENEFITS		
	<p>Temporary hire costs for comparable equipment should you incur damage to or loss of insured shooting equipment (a firearm under the NSRA programme) which is therefore unavailable for a shooting event. Cover expires once the firearm has been replaced (by AXA XL Insurance Company UK Ltd).</p> <p>Principal Exclusions :-</p> <ul style="list-style-type: none"> - First £150 of each and every claim – Portable Equipment & £250 Third Party Property Damage - Theft unless accompanied by forcible or violent entry to or exit from your premises, or under threat of violence - Claims outside the geographical limits of UK, Isle of Man, the Channel Islands, plus temporary cover, one month anywhere in the world, whilst at an NSRA recognised event or on an organises team event (organised at club level or above) - Damage by or during or consisting of an act of theft or attempted theft from any vehicle is excluded unless the Property is placed in a locked boot or a covered luggage area, all the vehicle's security devices are fully enabled and there is evidence of forced entry which is verified by a police report. 		

Note:

It is the members' responsibility to ensure sums insured are adequate for full replacement as new. If sums insured are inadequate, claims may be affected.

The limit in respect of Shooting Equipment can be increased by purchasing a separate policy.

Claims:

In the event of an accident or any circumstance likely to give rise to a claim you must notify National Small-bore Rifle Association or Marsh Sport immediately on **0113 394 2287**. You should report incidents that may potentially form part of policy cover regardless of whether you think you are liable.

Circumstances include:

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- A fatal accident / injury requiring referral to hospital, either immediately or at a later time / allegations of Libel and Slander / Allegations of professional negligence or faulty advice/ any investigation under child protection / Club disputes involving disciplinary action.





No admission, offer, promise, payment or indemnity shall be made or given by or on behalf of the Insured without the written consent of Insurers.

This document is issued as a matter of information only and confers no right upon you other than those provided by the policies. This document does not amend, extend or alter the coverage afforded by the policies described herein.

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Yours faithfully

Yvonne Tamplin

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