

Countryside Alliance Public Liability Insurance (Group Member)

Insurance Product Information Document

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This document provides a summary of the cover, exclusions and restrictions. The full terms and conditions of this insurance can be found in the policy document which is available via the Countryside Alliance Insurance Microsite or on request from Howden.

What is this type of insurance?

This is a Master Policy for the benefit of Group Members of the Countryside Alliance. This is public liability insurance to insure you against legal liability for bodily injury to a third party and third party property damage. Cover will only be provided whilst legally taking part in recognised activities.

What are the Recognised Activities?

"Recognised Activities" means taking part legally including officiating, assisting or spectating in hunting, exercising hounds, hound trailing, hunt following, lurcher work, whippet racing, terrier work, dog shows, shooting including sporting shooting, clay pigeon shooting, rifle shooting, target shooting, angling (including sea, coarse and game angling) deer stalking, falconry, ferreting, vermin control, voluntary unpaid duties at shows and events, field trials, conservation work, archery and coursing. (For the avoidance of doubt, all other equestrian activities, not including hunting with horses and ponies, are excluded).

Cover includes ancillary activities in connection with any of the Recognised Activities above including but not limited to the construction, preparation, completion and taking down of equipment and amenities used in connection with the Recognised Activities.



What is insured?

Public Liability

- ✓ Provides cover for damages and claimants' costs and expenses and defence costs and expenses incurred for third party personal injury and property damage whilst you are participating in Recognised Activities.
- ✓ A £5,000,000 Limit of Indemnity.

Extensions to cover:

- Employer's Liability up to £10,000,000.
- Hunting on horses and ponies.
- Landowner and/or owner of sporting rights in connection with your Recognised Activities.
- Escape of Hounds.
- Libel and Slander.
- Contingent Liability (Non-owned vehicles).
- Health and Safety at Work legislation defence costs.
- Compensation for Court Attendance.
- Guests of the group.
- Products Liability.

Any person covered under any of these extensions must fulfil and be subject to all the Terms and Conditions, Limitations and Exclusions of the Master Policy.



What is not insured?

Main Exclusions

- ✗ Family members.
- ✗ Equestrian activities.
- ✗ The carrying on of any profession, occupation or business of you or your family unless where it is not your main source of income and the annual turnover does not exceed £500.
- ✗ Property in your care, custody and control.
- ✗ Franchise excess of £250 each and every Public Liability claim.
- ✗ Any claims arising from the use of guns in the United States of America or Canada.
- ✗ Hunting activities for Non-Irish Group members.
- ✗ Terrorism.
- ✗ Cyber.
- ✗ Personal data breach.
- ✗ Professional advice.
- ✗ Criminal Prosecution costs.
- ✗ In respect of the Employers Liability Extension, Employment Practices.



Are there any restrictions on cover?

- ! This is a policy of last resort and sits in excess of any other valid and collectable insurance policy in place at the time of a claim.
- ! Endorsements may apply to your policy.
- ! Liability arising from non-compliance of the provisions contained in the Firearms Act(s).
- ! The Employers Liability extension does not apply to or include claims arising outside the United Kingdom and the Channel Islands. No cover shall be provided in respect of any judgment, award, payment or settlement made within any country or territory which operates 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, payment or settlement either in whole or in part).



Where am I covered?

- ✓ For Members resident in the United Kingdom & The Channel Islands, cover is provided whilst carrying out Recognised Activities anywhere in the world but excluding claims arising from the use of guns (sporting or otherwise) in the United States of America or Canada.
- ✓ For Members resident outside of the United Kingdom & The Channel Islands are only covered whilst participating in Recognised Activities in the United Kingdom & The Channel Islands.



What are my obligations?

- You must advise the Insurer as soon as possible of anything which may give rise to a claim being made against you.
- You must advise the Insurer as soon as possible if you have any knowledge of any impending prosecution, inquest or fatal accident injury which you are involved in.
- You must take all reasonable care to prevent accidents and act in accordance with all statutory obligations and regulations.
- Failure to meet your obligations could result in a claim being rejected or a reduction in the amount the insurer pays.
- Any fraud, misstatement or concealment in relation to any matter affecting coverage, or in connection with a claim, will mean your cover is terminated and you will be unable to make a claim.
- In respect of guns, you must comply with all applicable Firearm Acts.
- You must take all reasonable precautions for the safety of and to avoid, prevent or minimise any injury to others or damage to their property.
- Exercise reasonable care in the selection and supervision of employees and in the employment of competent staff.

Failure to meet your obligations could result in a claim being rejected, a reduction in the amount we pay or the cancellation of your policy.



When and how do I pay?

- Premium for this insurance is included within your membership fee paid to the Countryside Alliance.



When does the cover start and end?

- The period of insurance depends on when you become a member of the Countryside Alliance. It starts from the beginning of your Countryside Alliance membership or your membership renewal date in 2024 and ends 12 months later.



How do I cancel the contract?

As this is a group policy, this insurance does not provide you with the statutory right to cancel within 14 days. If you cancel your Membership of the Countryside Alliance or do not renew your membership, your insurance cover will stop from the time of such cancellation or non-renewal.