



Important Notice to Member 2026

This notice tells you about changes to your policy which will take effect from your membership renewal date in 2026. Please ensure you read the changes carefully (together with the policy wording), as they will form part of your contract of insurance.

- The **Escape of Hounds extension** which was previously provided to Groups will be removed from the policy wording from 1st January 2026.
- **Cover for Hunt Groups will be removed from 1st January 2026.** Individual members of Hunt Groups can continue to be insured for personal liability whilst participating in a hunting activity, however will need to change their membership type to Standard Single, with the option to upgrade to +Equine if cover for other equestrian activities is required.
- **Ensuring commercial activities are not Included**
In order to clarify coverage, so that your insurer does not unintentionally pick up any claims arising from commercial activities, the following changes will be made (shown in blue):

Your Insurer has updated the definition of Recognised Activities to 'Recognised **Recreational Activities**'. Please note this isn't anything new and brings the wording into line with the current Insurance Product Information Documents (IPIDs):

Recognised **Recreational Activities** *taking part legally including officiating, assisting or spectating in **the recreational activities of** 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 **Recreational Activities**** above including but not limited to the construction, preparation, completion and taking down of equipment and amenities used in connection with the **Recognised **Recreational Activities****.*

■ **Products Liability Extension (Income cap)**

Your Insurer has amended the Product Liability Extension to be clear that this is the only section of the policy that should respond if the member is making a commercial gain. They have set a clear boundary with the exclusion 'a' below (i.e. where the recognised recreational activity is the members main source of income, and/ or a £500 threshold to total annual sales of products). They have also amended the definition of 'Product' so that it's clear that it must be sold in connection with the member's recreational recognised activities.

Product Liability

We agree to extend the Master Policy to indemnify you against all sums that you shall become legally liable to pay in respect of:

- (a) accidental **Injury** to any person;
- (b) accidental loss of, or damage to, **Property**;

*caused by any **Product** of yours during the **Period of Insurance**. This includes the activities of members taking part in recognised recreational activities who make a commercial gain, subject to Additional Policy Exclusion (a) below. Additional Policy Exclusions applicable to this extension:*

We will not cover you for any Injury, or loss of or damage to property or any cost or expense due to:

- a) any **Product** where the **Recognised Recreational Activity** is your main source of income and/or total annual sales exceed £500
- b) any **Product** exported directly to the United States of America and/or Canada and/or their respective possessions or protectorates
- c) any **Product** that is used on, or incorporated into or onto, any aircraft or aerial device, or is used to control the navigation or safety of any aircraft or aerial device
- d) any **Product** which with Your knowledge is intended for incorporation into the structure, machinery or controls of any aircraft, other aerial device, drone, satellite, spacecraft, hovercraft or waterborne craft.
- e) Any costs incurred in the repair, reconditioning or replacement of any **Product** or part which is alleged to be defective
- f) any recall of any **Product** or part.

Definition of Product:

any goods (including packaging, containers labels or instructions) that are:

- (a) manufactured, sold, supplied or distributed; or
- (b) erected, repaired, serviced, altered, treated, installed or incorporated into any other product by you or on your behalf in connection with your recreational recognised activities and no longer in your possession or under your control.

- **Ensuring Groups collecting subscriptions from their members continue to be covered**

Following discussion with your insurer that the current income cap of £500 should not be applicable to groups collecting subscriptions from their members, your insurer has agreed as follows:

'We agree that a recreational shooting syndicate formed of friends is an example of a group that would be covered and only when it is run as a business would we seek to restrict coverage. We think that rearranging the wording to this effect is much clearer for the member to understand'.

As has always been the case, there is no intention to cover any business. Your insurer has moved the income cap caveat to the Product Liability Section on the previous page, as this is where it applies. The Trade or Profession exclusion will therefore be amended to read as follows:

Trade or Profession

*Injury, or loss of or damage to **property** or any cost or expense due to any profession, occupation or business of **you** or **your** family.*

- **Guests (this extension only apply to shooting syndicates)**

The Guests extension will be amended to include item 'd' below. This is to ensure shooting syndicates are not receiving an income from selling shoot days to guests, which could mean they fall to operating as a trade or profession.

***We** agree to extend the Master Policy to cover an occasional guest of **your Group** invited to an event and participating in **Recognised Activities** limited only to organised shooting and conservation events for recreational purposes.*

Additional conditions relating to this specific extension:

- a) This extension will only cover occasional guests up to a maximum of 50% of the guns on any one day.*
- b) The guests must be recorded by the shoot captain*
- c) This extension does not apply if **your** guest has separate insurance covering liability arising out of the same event.*
- d) **This extension does not apply if your guest has made any payment (monetary or in kind) for the day.***

(Note: Tips paid by Guests and contributions to refreshments etc will still be allowed).