



# Member's Liability Insurance and Personal Accident Scheme



## **Introduction**

This policy summary provides information on the key features, benefits, limitations and exclusions of the Country Sports Ireland member's Public, Products and Employer's Liability Insurance and Personal Accident Cover Scheme.

## **Purpose**

This insurance scheme provides Public, Products and Employer's Liability insurance cover for group members of Country Sports Ireland for any legal liability arising as a result of bodily injury of a person or property damage of property not belonging to the member whilst engaged in any "Recognised Activity". Cover is also in place for fundraising activities and events.

Each individual member is also covered by Public Liability Insurance and Personal Accident cover whilst participating in any "Recognised Activity" listed below.

## **Recognised Activity**

"Recognised Activity" means taking part legally in shooting including sporting shooting, clay target shooting, rifle shooting, target shooting, angling (including sea, coarse and game angling) deer stalking, falconry, ferreting, vermin control, riding, horse drawn carriage driving, hunter trials, exercising hounds, lurcher work, whippet racing, terrier work, dog shows, gundog training, hound trailing, hunting, team chasing, hunt following, polo, polocrosse, coursing, voluntary unpaid duties at shows, events, fund raising activities in connection with the Master Policyholder or a Member's group membership with the Master Policyholder and including officiating, assisting or spectating at, field trials and conservation work.

## **Insurance Providers**

Scheme Broker is Willis Towers Watson (Ireland)  
Public and Products Liability Insurance is provided by Hiscox (Ireland).  
Personal Accident cover is provided by AIG (Europe) Ltd.

## **Territorial limits**

Cover is open to residents of, or visitors to the European Union.

Significant Covers	Significant Features / Benefits	Policy Limits and Exclusions
<p><b>Public Liability Section</b></p> <p>Legal Liability for personal injury of a person not an employee and property damage</p>	<p>Provides cover for damages and claimants costs and expenses, defence costs and expenses incurred with the written consent of the insurance provider for personal injury and property damage while participating in a legal and “recognised activity” of the policyholder, also including trespass, nuisance, obstruction, loss of amenities or any interference with any right of air, light, water or way</p> <p>It is hereby noted and agreed that the recognised acceptable activities under this facility are detailed below.</p> <p>“Recognised Activity” means taking part legally in shooting including sporting shooting, clay pigeon shooting, rifle shooting, target shooting, angling (including sea, coarse and game angling) deer stalking, falconry, ferreting, vermin control, riding, horse drawn carriage driving, hunter trials, exercising hounds, lurcher work, whippet racing, terrier work, dog shows, gundog training, hound trailing, hunting, team chasing, hunt following, polo, polocrosse, coursing, voluntary unpaid duties at shows, events, fund raising activities in connection with the Master Policyholder or a Member’s group membership with the Master Policyholder and including officiating, assisting or spectating, field trials and conservation work.</p> <p>Extensions include:</p> <ul style="list-style-type: none"> <li>• Indemnity to Principal and others which include landowners and shooting ground operators who have given permission for use of his land for any “Recognised Event”</li> <li>• Compensation for Court Attendance up to £750</li> <li>• Legal defence costs arising out of a prosecution from any occurrence which is covered by the policy, but excluding fines or penalties</li> </ul>	<p>£10,000,000 any one occurrence</p> <p><b>There is no cover for:</b></p> <ul style="list-style-type: none"> <li>• Liability for any amount in respect of fines or criminal penalties</li> <li>• Competitive riding events and competitions such as point to point races, horse trials, dressage</li> <li>• Liability arising from the ownership possession or use by the Insured of any water borne vessel or craft other than those not owned by the Insured used for business entertainment</li> <li>• Liability arising from non-compliance of the provisions contained in the Firearms Acts and Orders</li> <li>• Liability arising from Pollution or Contamination other than caused by a sudden identifiable unintended and unexpected occurrence which takes place in its entirety at a specific time and place</li> <li>• Liability arising out of or in respect of or caused by or resulting from any Products supplied with the knowledge of the Insured or any work undertaken by or on behalf of the Insured which could affect</li> <li>• Radioactive contamination</li> <li>• War</li> <li>• Asbestos</li> <li>• Contractual Liability</li> </ul>

Significant Covers	Significant Features / Benefits	Policy Limits and Exclusions
<p><b>Products Liability Section</b></p> <p>Legal Liability for personal injury of a person not an employee and property damage</p>	<p>Provides cover for damages and claimants costs and expenses, defence costs and expenses incurred with the written consent of the insurance provider for personal injury and property damage while participating in a legal and “recognised activity” of the policyholder, also including trespass, nuisance, obstruction, loss of amenities or any interference with any right of air, light, water or way</p> <p>It is hereby noted and agreed that the recognised acceptable activities under this facility are detailed below.</p> <p>“Recognised Activity” means taking part legally in shooting including sporting shooting, clay pigeon shooting, rifle shooting, target shooting, angling (including sea, coarse and game angling) deer stalking, falconry, ferreting, vermin control, riding, horse drawn carriage driving, hunter trials, exercising hounds, lurcher work, whippet racing, terrier work, dog shows, gundog training, hound trailing, hunting, team chasing, hunt following, polo, polocrosse, coursing, voluntary unpaid duties at shows, events, fund raising activities in connection with the Master Policyholder or a Member’s group membership with the Master Policyholder and including officiating, assisting or spectating, field trials and conservation work.</p> <p>Extensions include:</p> <ul style="list-style-type: none"> <li>• Indemnity to Principal and others which include landowners and shooting ground operators who have given permission for use of his land for any “Recognised Event”</li> <li>• Compensation for Court Attendance up to £750</li> <li>• Legal defence costs arising out of a prosecution from any occurrence which is covered by the policy, but excluding fines or penalties</li> </ul>	<p>£10,000,000 for any one occurrence and for all occurrences in the aggregate during the period of insurance</p> <p><b>There is no cover for:</b></p> <ul style="list-style-type: none"> <li>• Liability for any amount in respect of fines or criminal penalties</li> <li>• Competitive riding events and competitions such as point to point races, horse trials, dressage</li> <li>• Liability arising from the ownership possession or use by the Insured of any water borne vessel or craft other than those not owned by the Insured used for business entertainment</li> <li>• Liability arising from non-compliance of the provisions contained in the Firearms Acts and Orders</li> <li>• Liability arising from Pollution or Contamination other than caused by a sudden identifiable unintended and unexpected occurrence which takes place in its entirety at a specific time and place</li> <li>• Liability arising out of or in respect of or caused by or resulting from any Products supplied with the knowledge of the Insured or any work undertaken by or on behalf of the Insured which could affect</li> <li>• Radioactive contamination</li> <li>• War</li> <li>• Asbestos</li> <li>• Contractual Liability</li> </ul>

Significant Covers	Significant Features / Benefits	Policy Limits and Exclusions
<p><b>Employer's Liability Section</b></p> <p>Legal liability for bodily injury to employees</p>	<p>Provides cover for damages and claimants costs and expenses and defence costs and expenses incurred with the written consent of the insurance provider for personal injury while participating in a legal and "recognised activity" of the policyholder.</p> <p>Extensions include:</p> <ul style="list-style-type: none"> <li>• Indemnity to Principal and others which include landowners and shooting ground operators</li> <li>• Compensation for Court Attendance up to £750</li> <li>• Legal defence costs arising out of a prosecution from any occurrence which is covered by the policy, but excluding fines or penalties</li> </ul>	<p>£10,000,000 for any one occurrence</p> <p><b>There is no cover for:</b></p> <ul style="list-style-type: none"> <li>• An Occurrence arising from offshore work</li> <li>• Road traffic legislation in circumstances where any legislation within the European Union requires motor insurance or other similar security</li> <li>• Liability arising from non-compliance of the provisions contained in the Firearms Acts and Orders</li> <li>• Radioactive contamination</li> </ul>

### Guests

Cover is extended to include guests of Country Sports Ireland affiliated groups.

### Limitations

Indemnity in respect of injury loss or damage to dogs or horses used by the shoot or hunt is not included.

### Right of Cancellation

There are no rights of cancellation for scheme members.

### Claim Notification

In the event of a claim being made against you under the Public, Products or Employer's Liability Insurance scheme it is important that you do not admit liability. Notify Willis Towers Watson Insurance immediately using the contact details below:

Country Sports Ireland Claims Team, Willis Towers Watson (Ireland), Floor 3, Centrepoint, 24 Ormeau Ave, Belfast, BT2 8HS. Telephone +44 (0) 2890 895201 or email: [alan.carlisle@WillisTowersWatson.com](mailto:alan.carlisle@WillisTowersWatson.com)

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## Personal Accident Cover

**Table of Benefits**

<b>Item</b>	<b>Benefit Description</b>	<b>Sum insured</b>
1	Death	£10,000
2	<b>Loss of sight</b> in one eye or <b>loss of limb</b> (one)	£10,000
3a	Loss of sight in both eyes or loss of limb (two or more), or <b>loss of sight</b> in one eye and <b>loss of limb</b> (one)	£10,000
	<b>Loss of speech</b>	£10,000
3b	<b>Loss of hearing</b> in both ears	£10,000
3c(i)	<b>Loss of hearing</b> in one ear	25% of 3c(i)
3c(ii)	<b>Permanent total disability</b>	£10,000
4	<b>Permanent partial disability</b> (as per table below)	Operative
5	<b>Accident medical expenses</b> incurred in connection with a valid claim under items 1- 4 of Section A not exceeding 15% of the compensation paid under items 1 - 4 but subject to a maximum of £15,000 per person.	
	<b>Permanent partial disability</b> as a percentage of the <b>sum insured</b> for specific disabilities are:	
	Permanent severance or permanent total loss of use of:	
	a. one thumb	30%
	b. Forefinger	20%
	c. any finger other than forefinger	10%
	d. big toe	15%
	e. any toe other than big toe	5%
	f. shoulder or elbow	25%
	g. wrist, hip, knee or ankle	20%
	h. lower jaw by surgical operation	30%
	i. the entire spine (vertebral column) with no injury to the spinal cord	35%