



**Country Sports  
Ireland  
Member's Liability  
Insurance &  
Personal Accident  
Scheme**

## Introduction

This document is intended to provide an abbreviated overview of the significant covers, features, benefits, limits, and exclusions of the Country Sports Ireland Member's Liability Insurance and Personal Accident Cover Scheme for member's convenience. Full details of the Master Policy Wordings for the Liability and Personal Accident insurances are available to view at the Country Sports Ireland offices.

## Purpose

The purpose of this insurance scheme is to provide Public, Products and Pollution liability insurance and Personal Accident for members of Country Sports Ireland whilst participating in "Recognised Activities" on a non-professional basis.

The scheme also provides Employer's Liability insurance cover for Country Sports Ireland affiliated groups in respect of accidental bodily injury sustained by a member or volunteer whilst participating in recognised activities.

## Territorial limits

- (i) Members domiciled in the Republic of Ireland.
- (ii) Whilst temporarily engaged in recognised activities in Northern Ireland for members domiciled in the Republic of Ireland.

## Effective Date

This policy schedule is effective for members joining or renewing after 16<sup>th</sup> May 2022.

## Further Information, Claims Notification or Complaints

For further information, claims notification or complaints please contact Country Sports Ireland directly using the details below:

Phone: 048 2954 1710

Email: [ronan@countrysportsireland.org](mailto:ronan@countrysportsireland.org)



# **Member's Liability Insurance Section**

## **Recognised Activities:**

Recognised Activities in relation to Member's Liability insurance means talking part legally in a non-professional basis in the following:

### **Shooting:**

All legal Shooting and connected activities including; Shotgun, Airgun and Rifle Shooting, Breech or Muzzle Loading, Target and Clay Shooting including Trapping, Scoring, Marking, Judging, and Refereeing, Live Quarry Shooting, Practical Shotgun, Pistol Target Shooting, Air-Soft, Paintball and Laser Tag, but excluding Combat Shooting.

### **Hunting:**

Hunting Game, Deer, Vermin and any other legal quarry and activities connected therewith; Stalking, Rough Shooting / Walked Up Game, Driven Game, Beating, Loading and Picking Up, Wild Fowling, Water Fowling, Vermin/Pest Control, Trapping and Game Keeping and Humane Dispatch.

### **Incidental Sale/Distribution of Shot Game:**

Subject to compliance with the Food Safety Authority of Ireland guidance. €5,000 annual turnover limit.

### **Falconry, Hawking and Ferreting:**

Hunting, Display and Racing.

### **Dogs & Gundogs:**

Gundog Working and Training, Stalking and Flushing Out, Retrieving, Protecting Game, Terrier Work, Hunting Rabbits and Rats, Rescue of Wild Animals, Dog Trials, Dog Displays, Amateur Shows and Dog Training.

### **Fishing:**

Angling, Wading, Netting and Trapping of Fish and all legal quarry. Inland and Coastal.

### **Use of Watercraft:**

Not exceeding 10 Horsepower and 10m in length and only whilst on inland waterways or inshore waters.

### **Archery:**

All legal forms of Archery including Longbow, Compound Bow and Crossbow.

### **Foot Followers of the Hunt:**

Subject to the exclusion of any equestrian related incidents

## **Conservation; Wildlife Management; Game Keeping & River Keeping**

### **Also:**

Catapult and Slingshot, Axe and Blunt Spear Throwing, Hiking, Walking, Hill-walking, Bee Keeping, Incidental Sale/Distribution of collected Honey, Beeswax and/or other bee products (€5,000 limit), Metal Detecting, Bushcraft, Ghost Hunting and Mindfulness.



Significant Covers	Significant Features / Benefits	Significant Policy Limits and Exclusions
<p><b>Public Liability Section</b></p> <p>Indemnity for all sums which the member becomes liable to pay as Damages and Defence Costs in respect of accidental bodily injury or property damage arising from participation in "Recognised Activities".</p>	<p>Provides cover for all sums which the member becomes liable to pay as Damages and Defence Costs in respect of accidental bodily injury or property damage arising from participation in "Recognised Activities" during the Policy Period and within the territorial limits. Includes trespass, nuisance, obstruction, loss of amenities or any interference with any right of air, light, or water.</p> <p>'Recognised Activities' are all legal Shooting and connected activities including Shotgun, Airgun and Rifle Shooting, Breech or Muzzle Loading, Target and Clay Shooting including Trapping, Scoring, Marking, Judging, and Refereeing, Live Quarry Shooting, Practical Shotgun, Pistol Target Shooting, Air-Soft, Paintball and Laser Tag, but excluding Combat Shooting. Hunting Game, Deer, Vermin and any other legal quarry and activities connected therewith; Stalking, Rough Shooting / Walked Up Game, Driven Game, Beating, Loading and Picking Up, Wild Fowling, Water Fowling, Vermin/Pest Control, Trapping and Game Keeping. Incidental Sale/Distribution of Shot Game, Falconry, Hawking, and Ferreting, Gundog Working and Training, Stalking and Flushing Out, Retrieving, Protecting Game, Terrier Work, Hunting Rabbits and Rats, Rescue of Wild Animals, Dog Trials, Dog Displays, Amateur Shows and Dog Training. Angling, Wading, Netting and Trapping of Fish and all legal quarry. All legal forms of Archery including Longbow, Compound Bow and Crossbow. Foot Followers of the Hunt, Conservation; Wildlife Management; Game Keeping &amp; River Keeping. Catapult and Slingshot, Axe and Blunt Spear Throwing, Hiking, Walking, Hill-walking, Bee Keeping, Incidental Sale/Distribution of collected Honey, Beeswax and/or other bee products, Metal Detecting, Bushcraft, Ghost Hunting and Mindfulness*.</p> <p>*Conditions apply see Master Policy wording.</p> <p><b>Extensions include:</b></p> <ul style="list-style-type: none"> <li>• Indemnity to Principal which includes landowners and shooting ground operators who have given permission for use of their land for any "Recognised Activity"</li> <li>• Indemnity for directors, officials, and committees in connection with 'Recognised Activities'.</li> <li>• Legal defence fees and expenses arising out of a prosecution from any occurrence which is covered by the policy, but excluding fines or penalties incurred with the consent of the insurer.</li> </ul>	<p>€6,500,000 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>• Abuse – any act that results in the mistreatment of a person</li> <li>• Asbestos</li> <li>• Cyber – any unauthorised, malicious, or criminal act involving any computer, computer system or software</li> <li>• Data Loss &amp; Data Protection</li> <li>• Deliberate failure to prevent bodily injury or property damage</li> <li>• Liquidated Damages</li> <li>• Nuclear</li> <li>• Communicable diseases</li> <li>• War and acts of terrorism</li> <li>• Liability for any amount in respect of fines or criminal penalties</li> <li>• Contractual liability</li> <li>• Deliberate act or omission</li> <li>• Any watercraft or vessel exceeding 10 metres in length or motorised boat exceeding 10 horsepower (hp)</li> <li>• Liability arising out of ownership, possession, or use of any mechanically propelled vehicle where a Certificate of Motor Insurance or surety is required under the Road Traffic Act or any similar legislation</li> <li>• Ownership or operation of any waterborne craft, hovercraft, aircraft, or rail borne vehicle</li> <li>• Damage to property owned, leased or hired or under hire purchase or loaned to the member</li> <li>• Liability arising from noncompliance with any legislation including the Firearms and Wildlife Acts and any relevant codes of practice</li> <li>• Professional Indemnity in respect of liability for the rendering of a professional service or advice</li> <li>• Cover for Humane Dispatch is applicable only where it is lawful and appropriate approval has been granted.</li> </ul>

Significant Covers	Significant Features / Benefits	Significant Policy Limits and Exclusions
<p><b>Products Liability Section</b></p> <p>Indemnity for all sums which the member becomes liable to pay as Damages and Defence Costs in respect of accidental bodily injury or property damage arising from any Product.</p>	<p>Provides cover for Indemnity for all sums which the member becomes liable to pay as Damages and Defence Costs in respect of accidental bodily injury or property damage arising from any Product within the Territorial Limits and Covered Jurisdictions.</p> <p>The Operative Cover applies where Bodily Injury or Property Damage occur during the Policy Period.</p> <p>*Conditions apply see Master Policy wording.</p> <p><b>Extensions include:</b></p> <ul style="list-style-type: none"> <li>• Legal defence costs payable as part of the Limit of Liability, but excluding fines or penalties incurred with the consent of the insurer</li> <li>• Advertising Injury including <ul style="list-style-type: none"> <li>(i) libel, slander, or defamation</li> <li>(ii) infringement of copyright, title, slogan, or intellectual property rights</li> <li>(iii) piracy, unfair competition, or idea misrepresentation under implied contract and/or</li> <li>(iv) any invasion of rights of privacy</li> </ul> </li> </ul> <p>Liability limited to €1,000,000 any one Occurrence, inclusive of Defence Costs.</p>	<p>€6,500,000 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>• Abuse – any act that results in the mistreatment of a person</li> <li>• Asbestos</li> <li>• Cyber – any unauthorised, malicious, or criminal act involving any computer, computer system or software</li> <li>• Data Loss &amp; Data Protection</li> <li>• Deliberate failure to prevent bodily injury or property damage</li> <li>• Liquidated Damages</li> <li>• Nuclear</li> <li>• Communicable diseases</li> <li>• War and acts of terrorism</li> <li>• Liability for any amount in respect of fines or criminal penalties</li> <li>• Contractual liability</li> <li>• Deliberate act or omission</li> <li>• Professional Indemnity in respect of liability for the rendering of a professional service or advice</li> <li>• Bodily injury sustained by an employee or under contract of service of the insured.</li> <li>• In connection with food and drink supplied by or on behalf of the insured.</li> <li>• Bodily Injury or Property Damage arising out of the presence, ingestion, inhalation, absorption, or exposure to lead in any Product.</li> </ul>

Significant Covers	Significant Features / Benefits	Significant Policy Limits and Exclusions
<p><b>Pollution Liability Section</b></p> <p>Indemnity for all sums which the member becomes liable to pay as Damages and Defence Costs in respect of accidental bodily injury or property damage arising from Pollution.</p>	<p>Indemnity for all sums which the member becomes liable to pay as Damages and Defence Costs in respect of accidental bodily injury or property damage arising from Pollution occurring in its entirety during the Policy Period within the Territorial Limits and Covered Jurisdictions in connection with the activities of the insured but only to the extent that the insured can demonstrate that such pollution:</p> <p>a) was the direct result of a sudden specific and identifiable event occurring during the Policy Period:</p> <p>b) was not the result of the Insured failing to take reasonable precautions to prevent such Pollution during the Policy Period.</p> <p>*Conditions apply see Master Policy wording.</p> <p><b>Extensions include:</b></p> <ul style="list-style-type: none"> <li>• Legal defence costs payable as part of the Limit of Liability, but not exceeding the Limit of Liability</li> <li>• Legal liability to pay Damages as a result of Denial of Access which means nuisance, trespass, or interference with any easement, right of air, light, water or way</li> </ul>	<p>€6,500,000 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>• Abuse – any act that results in the mistreatment of a person</li> <li>• Asbestos</li> <li>• Cyber – any unauthorised, malicious, or criminal act involving any computer, computer system or software</li> <li>• Data Loss &amp; Data Protection</li> <li>• Deliberate failure to prevent bodily injury or property damage</li> <li>• Liquidated Damages</li> <li>• Nuclear</li> <li>• Communicable diseases</li> <li>• War and acts of terrorism</li> <li>• Liability for any amount in respect of fines or criminal penalties</li> <li>• Contractual liability</li> <li>• Deliberate act or omission</li> <li>• Professional Indemnity in respect of liability for the rendering of a professional service or advice</li> <li>• Bodily injury sustained by an employee or under contract of service of the insured.</li> <li>• Damage to property owned, leased or hired or under hire purchase or loaned to the member</li> <li>• Premises not owned nor rented by the insured but temporarily occupied by them.</li> <li>• Liability arising out of ownership, possession, or use of any mechanically propelled vehicle where a Certificate of Motor Insurance or surety is required under the Road Traffic Act or any similar legislation</li> <li>• Ownership or operation of any waterborne craft, hovercraft, aircraft, or rail borne vehicle</li> </ul>



Significant Covers	Significant Features / Benefits	Significant Policy Limits and Exclusions
<p><b>Employer's Liability Section</b></p> <p>Indemnity for all sums which the member becomes liable to pay as Damages and Defence Costs in respect of accidental bodily injury sustained by an Employee.</p>	<p>Provides cover for all sums which the member becomes liable to pay as Damages and Defence Costs in respect of accidental bodily injury sustained by an Employee as a result of participation in "Recognised Activities", arising from, and in the course of their employment with the Insured or in the performance of a contract the primary purpose of which is the provision of labour only.</p> <p>Indemnity provided shall only apply to Bodily Injury sustained within the Republic of Ireland or whilst undertaking non-manual work during temporary visits abroad provided that such Employees are ordinarily resident in the Republic of Ireland.</p> <p>*Conditions apply see Master Policy wording.</p> <p><b>Extensions include:</b></p> <ul style="list-style-type: none"> <li>• Legal defence costs payable as part of the Limit of Liability, but not exceeding the Limit of Liability</li> <li>• Bodily Injury caused to an Employee arising out of exposure to asbestos or alleged exposure to asbestos or materials or products containing asbestos. Sub limit of liability may apply.</li> <li>• Bodily Injury caused to an Employee arising out of Terrorism, where a sub-Limit of Liability is specified in the Schedule.</li> <li>• <b>Unsatisfied Court Judgements</b> In the event of a Judgement for Damages being obtained by any Employee or the personal representative of any Employee.</li> </ul>	<p>€13,000,000 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>• Abuse – any act that results in the mistreatment of a person</li> <li>• Cyber – any unauthorised, malicious, or criminal act involving any computer, computer system or software</li> <li>• Data Loss &amp; Data Protection</li> <li>• Deliberate failure to prevent bodily injury or property damage</li> <li>• Liquidated Damages</li> <li>• Nuclear</li> <li>• Communicable diseases</li> <li>• War</li> <li>• Liability for any amount in respect of fines or criminal penalties</li> <li>• Contractual liability</li> <li>• Deliberate act or omission</li> <li>• Professional Indemnity in respect of liability for the rendering of a professional service or advice</li> <li>• Liability arising out of ownership, possession, or use of any mechanically propelled vehicle where a Certificate of Motor Insurance or surety is required under the Road Traffic Act or any similar legislation</li> <li>• Ownership or operation of any waterborne craft, hovercraft, aircraft, or rail borne vehicle</li> </ul>



## Additional Terms & Conditions

### **Territorial Limits**

Members domiciled in the Republic of Ireland are covered whilst temporarily engaged in recognised activities in Northern Ireland. A fourteen-day maximum applies to any single trip.

### **Junior Members**

Juniors Members (under 18 years old at the time of the activity) must be at least 12 years old and must be supervised by an adult at a ratio of no less than one adult to two Junior Members.

### **Humane Dispatch**

Cover for Humane Dispatch is applicable only where it is lawful and appropriate approval has been granted.

### **Guests**

Cover applies to members of Country Sports Ireland only and during the Period of Cover. There is no cover for occasional guests, temporary members or any person who is not an active membership with Country Sports Ireland.

### **Exclusions**

Any equestrian related activity. Travel to and from any activity. Any activity where appropriate permissions have not been granted by the landowner or relevant authority. Any activity where the rules & regulations of the appropriate governing body have not been adhered to. Any activity carried out in a professional capacity. Any activity carried out illegally.

There is no cover for loss, theft or damage to any property belonging to, hired, borrowed or otherwise in the possession of the member including, but not limited to injury or loss of dogs, damage or loss of firearms, other sporting equipment, clothing or personal belongings.

Country Sports Ireland reserves the right to add, amend or withdraw any membership benefits at any time. Terms, conditions, and exclusions apply. For details of cover please see the master policy wording.



# **Personal Accident Insurance Section**

## **Recognised Activities**

“Recognised Activity” in relation to Personal Accident cover means taking part legally in the following activities on a non-professional basis:

### **Shooting Sports:**

Game shooting, rough shooting, wildfowling, clay target shooting, rifle shooting, target shooting, deer stalking, pest & predator control.

### **Dogs & Gundogs:**

Participating, officiating, or spectating at field trials, gundog work & training, terrier work, lurcher work, whippet racing, dog shows & racing.

### **Foot Followers of the Hunt:**

Subject to the exclusion of any equestrian related incidents.

### **Falconry, Hawking and Ferreting:**

Hunting, Display and Racing.

### **Archery:**

All legal forms of Archery including Longbow, Compound Bow and Crossbow.

### **Angling:**

Game, coarse and sea angling.

### **Conservation, Wildlife Management, Game Keeping & River Keeping**

### **Also:**

Voluntary unpaid duties at shows, events, fund raising activities in connection with Country Sports Ireland or a Group Member of Country Sports Ireland.



## Schedule of Benefits

Total maximum capital benefits payable is €10,000. The benefits payable will be the following percentage of capital benefits.

Item	Benefit Description	Sum Insured
1	Death of Insured Persons aged 18 years and over	100%
1.1	Death of Insured Persons aged less than 18 years	20%
2	Total and irrecoverable loss of use of all sight in both eyes and/or total and irrecoverable loss of use of both hands or both feet or one hand and one foot	100%
3	Total and irrecoverable loss of use of one hand or one foot together with total and irrecoverable loss of all sight in one eye	50%
4	Total and irrecoverable loss of all sight in one eye or total and irrecoverable use of one hand or one foot	25%
5	Total and permanent disablement (other than referred to in Capital Benefits 2, 3 & 4 above) from engaging or attending to any profession, business or occupation whatsoever provided always that the benefits shall not be payable until such Permanent Total Disablement has continued for a period of 12 calendar months	100%
6	Permanent disablement as a result of injury sustained whilst travelling directly to or from a recognised activity	20%

### Exclusions under Personal Accident Cover.

There is no cover in place for injury/disablement arising directly or indirectly from the following:

1. Taking part in any sport, pursuit or pastime in a professional capacity or that is not a recognised activity in the Personal Accident Policy schedule.
2. Being under the influence of alcohol or drugs at the time of the accident.
3. Death, injury, illness, loss, or damage resulting from or in connection with any Act of Terrorism.
4. Any pre-existing defect, infirmity, or sickness at the time of the Insured Person's bodily injury.
5. Any criminal act by the injured member.
6. Unreasonable failure to follow medical advice.





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