



MEMBERS INSURANCE SUMMARY KEY FACTS

Does not apply to members who are solely members of the Fishing Section

With effect from 1 April 2025 the KWCA has affected a package of insurance policies (Public Liability, Employers Liability, Directors and Officers, Professional Indemnity, Personal Accident and Legal Expenses) to provide protection for the Trustees, the Officers and Committee and all Members who are permanently resident in the UK.

This document provides a summary of the policies as they apply to Members. It does not form part of the Policies, the full terms and conditions of which can be found in the Policy documents which will be available on the KWCA website.

COVER FOR LEGAL LIABILITY

1. The policy provides cover for each member of KWCA while undertaking Insured Recreational Activities which are defined as wildfowling, stalking, the shooting of game, deer, vermin, and any other lawful quarry, target shooting including clay shooting, air gunning, conservation, hawking, archery, angling and ferreting, gundog working and training

2. The Geographical Limits are the U.K. plus temporary visits abroad other than to USA or Canada

3. Injury or damage arising from the member's occupation is not covered.

4. The Limits of Indemnity are:

Public Liability £10 000,000 any one event

Employers Liability £10,000.000 any one event

Products Liability £10,000,000 during any one period of insurance

5. Liability arising out of the use of boats up to 8m long is covered while being used solely for an Insured Recreational Activity

6. Principal Exclusions:

- The first £250 of each and every claim arising out of damage to property
- The use of hovercraft
- The use of vehicles or mobile plant which is licenced for road use or for which compulsory insurance or security is required

COVER FOR PERSONAL ACCIDENT

1. The policy provides Capital Benefits in the event of Accidental Bodily Injury sustained while undertaking an Insured Recreational Activity (as defined above)

2. Geographical Limits are the same as for Legal Liability

3. The Benefits payable are:

(i) Death £20,000

(ii) Loss of limb(s) (one or more and/or loss of eye(s) (one or both) £50,000

(iii) Permanent total disablement from any and every occupation £50,000

(iv) Total loss of hearing (in both ears) and/total loss of speech £50,000

(v) Permanent partial disablement – loss by amputation or permanent total loss of use of certain parts of the body (e.g. fingers, thumbs partial hearing) the amount payable being determined in accordance with a scale set out in the policy Up to £50,000

Accident Medical Expenses, 25% of amount paid under Benefits (1) to (7) if a claim is paid

Benefits reduced for members over 70 – refer to policy schedule for full list of alterations



COVER FOR PERSONAL ACCIDENT (CONTINUED)

4. Principal Exclusions:

- **Persons aged 80 or more**
- Accidental Bodily Injury sustained while travelling to or from the venue/meeting place
- Illness or disease not directly resulting from Bodily Injury
- Suicide, attempted suicide or deliberate self-inflicted injury
- Your illegal acts
- Repetitive stress (strain) injury or syndrome or any gradually operating cause
- Post-traumatic stress disorder or related syndromes or any psychological disorder or psychiatric condition
- Bacterial or viral infection except where it is the direct result of Accidental Bodily Injury

COVER FOR LEGAL EXPENSES

1. Up to £25,000 any one claim in respect of Legal expenses incurred, in an appeal against a revocation or refusal to renew a certificate holders shotgun or firearm certificate

2. Principal Exclusions:

- A conviction or outstanding criminal proceedings against the Certificate Holder for violence, offences against the person or drug/alcohol related offences
- An action against the Certificate Holder under the Mental Health Act 1983 or Mental Health Act 2007
- Allegedly being a person prohibited from possessing or handling firearms and/or ammunition and/or air-weapons under any firearms legislation
- Ownership or possession of a crossbow or a prohibited weapons
- Selling or dealing in firearms
- The failure or lateness in submitting a required shotgun or firearm certificate renewal application A change in firearms legislation
- Your case must have at least a 51% chance of success

GENERAL INFORMATION AND CLAIMS NOTIFICATION PROCEEDURE

These policies have been arranged by Howden UK Group Ltd, a Sport and Recreation Specialist Insurance Broker whose registered address is 16 Eastcheap, London EC3M 1BD.

Should you have any queries regarding the cover provided via your membership to KWCA you can speak to the Account Broker, Byron Ewart on 0203 856 7357 or Byron.Ewart@howdengroup.com

The Insurers are:

Legal Liability Sports Cover Europe Ltd - Suite 310, 70 Gracechurch St, City of London, London EC3V 0HR

Personal Accident Ortus Underwriting - 15 Westferry Circus, London E14 4HD

Legal Expenses Markel International - 20 Fenchurch Street, London, EC3M 3AZ

NOTIFICATION OF CIRCUMSTANCES WHICH MAY GIVE RISE TO A CLAIM MUST BE GIVEN WITHOUT DELAY TO:

Lauren Cook – Claims Handler

Howden Insurance Brokers

+44 (0)121 698 8132

Lauren.cook@howdengroup.com

Alternatively the claims department can be contacted on +44 (0)121 698 8040