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The Insured The Secretary for the time being of the Shooters Rights Association.

Your agent PSP INSURANCE & FINANCIAL SOLUTIONS LTD (SME)

The Business Membership association - Promotional goods and the amateur usage of firearms, shotguns and air guns for target shooting, clay pigeon shooting, practical shotgun, game and rough shooting, pestcontrol, wild fowling and deer stalking, including the humane dispatch of animals on or near public highways at the request of the police, RSPCA or National Trust. The usage of any weapons, appropriately modified as necessary, for battle re-enactment, living history or airsoft skirmish. The scheme extends to include prospective members trialing target shooting or archery under immediate supervision of a qualified member.

Your postal address PO Box 3
Cardigan
Ceredigion
SA43 1BN

Period of Insurance From 25.07.2015 to 24.07.2016

Renewal Date 25.07.2016

Policy Form Reference ZCYL1ASC

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Unless you have already supplied us with revised wages and turnover figures (as appropriate) the premium for renewal of your Public/Products Liability cover has been revised to reflect variations in the **Average Wages and Salaries and Producer Price Indices** since last renewal date.

If there have been any changes in your wages payments and/or turnover since last renewal date you should provide us with up to date figures to enable your premium to be re-calculated.

If you **have** provided revised figures the premium required has been calculated using those figures.

TABLE OF COVER

Section	Description	Limits of Indemnity
I	Public Liability	£2,000,000
II	Products Liability	£2,000,000

The liability of the Insurers for all compensation payable in respect of all Pollution or Contamination which is deemed to have occurred during the Period of Insurance shall not exceed £2,000,000 in the aggregate. Provided always that the total liability of the Insurers to pay compensation shall not exceed the Limit(s) of Indemnity under Sections I and II of the Policy.

ENDORSEMENTS

The Policy is subject to the endorsements shown below:

Corporate Manslaughter and Corporate Homicide Act 2007

This policy extends to indemnify the Insured in respect of legal costs and expenses incurred with the Insurer's prior written consent in connection with the defence of any criminal proceedings (including any appeal against conviction arising from any such proceedings) brought in respect of a charge and or investigations connected with a charge of corporate manslaughter or corporate homicide under the Corporate Manslaughter and Corporate Homicide Act 2007 or any equivalent legislation in the Channel Islands or the Isle of Man committed or alleged to have been committed during the Period of Insurance in the course of the business.

Provided always that:

- a) the Insurer's liability under this extension shall not exceed £5,000,000 in any one period of insurance or the Limit of Indemnity stated in the schedule whichever is the lesser. This limit will form part of and not be in addition to the Limit of Indemnity stated in the schedule
- b) this Extension shall apply only to proceedings brought in Great Britain, Northern Ireland, the Channel Islands or the Isle of Man



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- c) the Insurer must consent in writing to the appointment of any solicitor or counsel who are to act for and on behalf of the Insured
 - d) the Insured shall give to the Insurer immediate notice of any summons or other process served upon the Insured which may give rise to proceedings under this extension
 - e) in relation to any appeal counsel has advised there are strong prospects of such appeal succeeding
 - f) the Insurer shall be under no liability:
 - i) where the Insured has committed any deliberate or intentional criminal act giving rise to a corporate manslaughter or corporate homicide charge
 - ii) in respect of fines or penalties of any kind
 - iii) in respect of the defence of any criminal proceedings brought or in an appeal against conviction arising from such proceedings in respect of a breach of:
 - 1) the Health and Safety at Work Act 1974 or the Health and Safety at Work Act (Northern Ireland) Order 1978 or any regulations made thereunder
 - 2) the Food Safety Act 1990 or any regulations made thereunder
 - 3) the Consumer Protection Act 1987 or any regulations made thereunder
 - iv) where indemnity for defence costs is available from any other source or is provided by any other insurance or where but for the existence of this extension indemnity would have been provided by such other source or insurance
 - g) where the Insurer has already indemnified the Insured in respect of legal costs or expenses incurred in the defence of any criminal proceedings arising out of the same cause or occurrence which gave rise to the charge of and or investigation connected with corporate manslaughter or corporate homicide under another section of the policy the amount paid under that section will be taken into account in arriving at the Insurer's liability payable under this extension.

Date Related Performance and Functionality 0151

GENERAL EXCLUSION

This Policy does not cover any:-

- (i) loss destruction or damage
- (ii) consequential loss additional expenditure or extra expenses
- (iii) legal liability
- (iv) other fees costs disbursements awards or other expenses

of whatsoever nature

directly or indirectly caused by or contributed to by or consisting of or arising in whole or in part from

- (a) the way in which any DATA PROCESSING SYSTEM responds to or deals with or fails to respond to or fails to deal with any true calendar date

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- (b) any DATA PROCESSING SYSTEM responding to or dealing in any way with
- (i) any data denoting a calendar date or dates as if such data did not denote a calendar date or dates
 - (ii) any data not denoting a calendar date or dates as if such data denoted a calendar date or dates

whether such DATA PROCESSING SYSTEM is the property of the Insured or not and whether operating before during or after the Year 2000.

DEFINITION For the purposes of this Endorsement, the following special meaning shall apply:-

"DATA PROCESSING SYSTEM" shall mean any computer or data processing equipment or media or microchip or integrated circuit or any similar device or any computer software or computer firmware.

SUBJECT OTHERWISE TO THE TERMS, CONDITIONS AND LIMITATIONS OF THE POLICY.

Member to Member Extension 0189

Notwithstanding anything contained herein to the contrary the indemnity granted by this Policy extends subject otherwise to its terms, limitations and conditions to cover the individual liability of members whilst engaged in club activities for accidental death of or personal injury to or illness or disease contracted by any person and/or accidental loss of or accidental damage to property as within defined but only so far as such members are not already covered under any other Policy of Insurance.

Provided always that the Insured shall acquaint the said members with the terms and conditions in so far as they can apply, such observance and fulfilment being conditions precedent to any liability of the Insurers hereunder.

Freedom of Services 0189

This Policy subject to its terms and conditions provides:

Cover where there is no specific Local Primary Policy in respect of The Freedom of Services Territories stated in the Schedule in accordance with the relevant European insurance 'Freedom of Services' directive(s) and regulations(s)

The premiums and taxes payable in respect of the above territories are expressed in GBP and are payable to the Insurer in the country where the Policy has been issued. The premium taxes and any other charges collected by the Insurer are paid to the tax authorities in the countries where the Insured is established.

The Insurer disclaims any liability for the payment of tax or duties in relation to this Policy in those Freedom of Services countries where the Insured is obliged to pay those charges directly to the authorities. Furthermore, the Insurer disclaims any liability for tax payments due in any European Union country where the tax authorities do not accept the taxes and duties



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declared and paid to them based on the premium allocated by the Insured to the individual countries.

Provided that this extension shall not apply to or include:

a) any liability, loss, cost or expense directly or indirectly caused by, contributed to by or arising out of any asbestos, asbestos fibres or any derivatives of asbestos including any product containing asbestos, asbestos fibres or derivatives

b) any consequence, whether direct or indirect of terrorism
For the purposes of this policy 'terrorism' means any act
i) involving serious violence against a person; and/or
ii) involving serious damage to property; and/or
iii) endangering a person's life, other than that of the person committing the act; and/or

iv) creating a serious risk to health and safety of the public; and/or
v) designed seriously to interfere with or seriously disrupt an electronic system

the use or threat of which is made for the purpose of advancing a political, religious or ideological cause and to influence any government or to intimidate or seek to intimidate the public or section of the public.

c) all liability in respect of Pollution or Contamination
any financial loss, cost or expense arising from a request, demand or order that the Insured undertake Clean-up work or any claim or legal action for compensation by or on behalf of any government authority or others who undertake Clean-up work
For the purpose of this Exclusion 'Pollution or Contamination' shall be deemed to mean:

i. all pollution or contamination of buildings or other structures or of water or land or the atmosphere, and
ii. all loss or damage or Personal Injury directly or indirectly caused by such Pollution or Contamination

'Clean-up' shall be deemed to mean:

testing for, monitoring, cleaning-up, removing, containing, treating, detoxifying or neutralising Pollution or Contamination

For the purpose of this extension Specific Local Primary Policy shall mean any policy issued locally;

i) by the Insurer or their representative or associated companies
ii) by any other insurer and declared to and accepted by the Insurer.

It is a condition that the Insured will maintain in force Specific Local Primary Policy. Any renewal or substitution of such policies will provide the same cover as the original unless specifically agreed otherwise by the Insurer. In no event will this policy be considered a primary policy where a policy has lapsed or been cancelled or where a deliberate decision has been taken not to arrange local insurance unless such circumstances have been notified to and accepted by the Insurer.

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No amount will be recoverable under this policy due to the application of any excess or deductible under any Specific Local Primary Policy.

In the event that the Limit of Indemnity or any aggregate limit stated herein is exceeded by payments made on any or all of the Specific Local Primary Policies the Insured undertakes to reimburse the Insurer in respect of any amount paid or expenses incurred by the Insurer in excess of the Limit of Indemnity or any aggregate limit where such payment arises out of a liability (whether in relation to a risk insured under this policy or otherwise) under the terms of any Specific Local Policy. Any amount due to the Insurer pursuant to the terms of this clause shall be paid by the Insured within 28 days of notice from the Insurer giving them details of the payment or expense incurred.

In the event that any loss limit stated herein is exceeded by payments made on any or all of the Specific Local Primary Policies the Insured undertakes to reimburse the Insurer in respect of any amount paid or expenses incurred by the Insurer in excess of any loss limit where such payment arises out of a liability (whether in relation to a risk insured under this policy or otherwise) under the terms of any Specific Local Primary Policy. Any amount due to the Insurer under the terms of this clause will be paid by the Insured within 28 days of notice from the Insurer giving them details of the payment or expense incurred.

Freedom of Services Territories
 Republic of Ireland
 The premium plus any tax payable for this extension will be requested by and must be paid in accordance with the instructions contained on a separately issued invoice. The amount due is stated below:

 Premium Tax: local tax

Amendment of Excess Amount 5700

Exclusion 6 to Section I of this Policy is amended to read as follows:

- 6. the first £0 of compensation payable for loss of or damage to material property in respect of any one occurrence or all occurrences of a series arising out of any one original cause.

PROVIDED ALWAYS THAT the Insured shall indemnify the Insurers in respect of any such amount for which the Insurers have made a payment.

**Public Liability Endorsement
 Environmental Clean Up Costs**

This policy extends to indemnify the Insured in respect of all sums including statutory debts that the Insured is legally liable to pay in respect of Clean Up Costs arising from environmental

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damage caused by Pollution or Contamination where such liability arises under an environmental directive, statute or statutory instrument.

Provided always that:

- a) liability arises from Pollution or Contamination caused by a sudden, identifiable, unintended and unexpected incident which takes place in its entirety at a specific time and place during the Period of Insurance. All Pollution and Contamination which arises out of one incident shall be deemed to have occurred at the same time such incident takes place
- b) the Insurer's liability under this extension shall not exceed £1,000,000 for any one occurrence and in the aggregate in any one Period of Insurance and will be the maximum the Insurer will pay inclusive all costs and expenses. This limit will form part of and not be in addition to the Limit of Indemnity stated in the Schedule
- c) immediate loss prevention or salvage action is taken and the appropriate authorities are notified
- d) the Insurer shall be under no liability:
 - i) in respect of Clean Up Costs for damage to the Insured's land, premises, watercourse or body of water whether owned, leased, hired, tenanted or otherwise in the Insured's care, custody or control
 - ii) for damage connected with pre-existing contaminated property
 - iii) for damage caused by a succession of several events where such individual event would not warrant immediate action
 - iv) in respect of removal of any risk of an adverse effect on human health on the Insured's land, premises, watercourse or body of water whether owned, leased, hired, tenanted or otherwise in the Insured's care, custody or control
 - v) in respect of costs in achieving an improvement or alteration in the condition of the land, atmosphere or any watercourse or body of water beyond that required under any relevant and applicable law or statutory enactment at the time Remediation commences
 - vi) in respect of costs for prevention of imminent threat of environmental damage where such costs are incurred without there being Pollution or Contamination caused by a sudden, identifiable, unintended and unexpected incident
 - vii) for damage resulting from an alteration to subterranean stores of groundwater or to flow patterns
 - viii) in respect of costs for the reinstatement or reintroduction of flora or fauna.
 - ix) for damage caused deliberately or intentionally by the Insured or where they have knowingly deviated from environmental protection rulings or where the Insured has knowingly omitted to inspect, maintain or perform necessary repairs to plant or machinery for which they are responsible.
 - x) in respect of fines or penalties of any kind
 - xi) for damage caused by the ownership or operation on behalf of the Insured of any mining operations or storage, treatment or disposal of waste or waste products other than caused by composting, purification or pre-treatment of waste water
 - xii) for damage which is covered by a more specific insurance policy

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- xiii) for damage caused by persons aware of the defectiveness or harmfulness of products they have placed on the market or works or other services they have performed
- xiv) for damage caused by disease in animals belonging to or kept or sold by the Insured.

For the purposes of this extension the following definitions shall apply:

1 Clean Up Costs

- a) Testing for or monitoring of Pollution or Contamination
- b) the costs of Remediation required by any Enforcing Authority to a standard reasonably achievable by the methods available at the time that such Remediation commences.

2 Remediation

Remedying the effects of pollution or contamination including primary, complementary and compensatory actions as specified in the Environmental Damage (Prevention and Remediation) Regulations 2009.

3 Enforcing Authority

Any government or statutory authority or body implementing or enforcing environmental protection legislation within Great Britain, Northern Ireland, the Channel Islands and the Isle of Man.

4 Pollution or Contamination

- a) All pollution or contamination of buildings or other structures or of water or land or the atmosphere; and
- b) all loss or damage or personal injury directly or indirectly caused by such pollution or contamination.