

## Feature

# The NGO's insurance

Your questions answered on the new public liability insurance cover provided through your NGO membership

### WHO PROVIDES THE COVER?

THE INTERNATIONAL INSURANCE COMPANY of Hannover Limited through Lycett, Browne-Swinburne and Douglass Ltd.

### WHO IS COVERED AND FOR HOW MUCH?

Members covered include full-time, part-time and amateur gamekeepers, retired members, individual supporter members, honorary members and student members. The cover is up to £10 million for any one incident.

### IS THERE ANY EXCESS WHICH I WOULD HAVE TO PAY IN THE EVENT OF ME MAKING A CLAIM?

Yes. The policy has a £250 excess for each and every loss in respect of Third Party Property Damage. This cost will be borne by the claimant.

### WHAT ACTIVITIES ARE COVERED?

Rough, walked-up and driven shooting, wildfowling, stalking, vermin and pest control, clay pigeon shooting, fishing, field trials and target shooting 'for leisure purposes only'.

### IS MY DOG COVERED FOR PUBLIC LIABILITY WHILST OUT WORKING WITH ME?

Yes; but only if your dog is out working with you while you are conducting any of the above named field sports activities for leisure purposes only and it causes injury to a third party or damages third party property. However, this does not cover any injury to the dog or veterinary fees incurred as the result of the claim.

### AM I COVERED FOR SHOOTING ABROAD?

No. The Territorial Limits of the cover are The United Kingdom of Great Britain, Northern Ireland, The Channel Islands and the Isle of Man. On referral to Lycetts, however, cover can be extended on request for individual members' making short field sports trips overseas.

### IF I AM INJURED OR MY PROPERTY IS DAMAGED WILL I BE COVERED?

No. Personal injury and damage to personal property is not covered. The insurance provides Public Liability cover only – in other words if you were to injure somebody else or damage someone else's property.

### AM I COVERED IF I AM AT WORK AND EMPLOYED BY SOMEONE OR SELF-EMPLOYED?

Not by this policy. The Public Liability insurance cover provided by this policy is purely for field sports activities conducted for leisure purposes only. If you are being employed by someone, whether paid or voluntarily, they are legally required to provide Employers Liability insurance to cover you in the event of you sustaining an injury while at work. If you are a self-employed keeper, stalker or ghillie it is advisable for you to have your own independent stand-alone insurance cover for both Public and Employers Liability. This is available at a pre-discounted premium for NGO members through Lycetts.

### IF I RECEIVE PAYMENT IN KIND, AM I STILL COVERED?

If you receive anything in kind, it would suggest that you had carried out some form of work for the person you received this from. You would not therefore be carrying out a leisure activity and cover would not apply.

### HOW DO I STAND IF I HAVE OTHER PUBLIC LIABILITY COVER, IE. THROUGH ANOTHER SHOOTING ORGANISATION OR HOME INSURANCE?

The International Insurance Company of Hannover Limited states in its confirmation of insurance cover that you are only insured "if not covered by any other insurance".

### WHAT PROPORTION OF MY MEMBERSHIP FEE GOES ON MY INSURANCE COVER?

Approximately £2 of the membership fee covers the Public Liability premium at present.

### DOES THE NGO PROVIDE INSURANCE COVER FOR SYNDICATES AND CLUBS?

Members of a club or syndicate are welcome to join the NGO. Each particular member would be covered by the Public Liability insurance cover whether out shooting with the syndicate or club or elsewhere. However, the insurance covers only the individual and would not cover guests or beaters or any liability incurred by the syndicate or club itself. The insurance required to cover these additional liabilities is available to NGO members at a pre-discounted rate through Lycetts.

The above questions and answers are for general information purposes only based on the most frequently asked questions and are only intended to provide background information on how the policy works. It is not a summary of the policy wording, and does not constitute the provision of any advice.

If you would like specific information with regard to the Public Liability insurance cover which comes with individual NGO membership, or are interested in any additional cover or covers outlined above, please telephone Ann or Ellie at the main NGO office on 01833 660869, who will be happy to let you have the contact details for Lycetts.

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SOPHIA GALLIA