

Feature

Public liability insurance cover

Your questions answered about the NGO's public liability insurance cover.

WHO PROVIDES THE COVER?

The NFU Mutual

WHO IS COVERED AND FOR HOW MUCH?

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

WHAT ACTIVITIES ARE COVERED?

Rough, walked up and driven shooting, wildfowling, stalking, vermin and pest control, clay pigeon shooting, fishing and field trials, where these are undertaken by an individual for leisure purposes only.

DOES THE NGO PROVIDE INSURANCE COVER FOR SYNDICATES AND CLUBS?

No. However, 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.

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.

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, ie. if you were to injure somebody or damage third party property that is not in your custody or control.

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

No. The public liability insurance cover is purely for leisure activities. If you are being employed by someone, they are legally required to provide employer's liability insurance to cover you in the event of you sustaining an injury whilst at work and they would probably be held liable, as the employer, for any negligence on your behalf. If you are a self-employed keeper, we would advise that you seek advice on stand-alone insurance cover against public liability as you are running a business.

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

No. If you receive any form of payment, 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.

AM I COVERED WHILST BEATING OR LOADING?

No. Beating or loading for others, whether paid or unpaid, are classed as employment and are thus not covered.

COULD A TWO TIER INSURANCE COVER BE OFFERED TO MEMBERS, TO PROVIDE COVER FOR THOSE WHO WORK ALSO?

No. The NFU has confirmed that it would not offer any extension to cover business activities to the existing cover which is in place.

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

The NFU 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. However, due to outstanding claims, the premium has risen by 100% for the second year running.



The NGO insurance only covers leisure activities.

FURTHER INFORMATION

We do hope this answers your questions with regard to the insurance cover provided. If you have any further queries, however, please contact Ann Robinson-Ruddock at the NGO on 01388 665899. The NGO's main aim is the promotion of gamekeeping, not the provision of insurance.