

## Feature

## Shoot insurance

Do you shoot as part of a syndicate or are you a self-employed keeper? Sophia Gallia asks what insurance you need.

#### MY NGO MEMBERSHIP INSURANCE COVERS ALL EVENTUALITIES, DOESN'T IT?

The NGO's membership gives you comprehensive public liability insurance cover as an individual for doing activities endorsed by the NGO in a leisure capacity. Free with your membership it represents excellent value for money for 'entry level' shooting cover. Nevertheless at that price it cannot cover all eventualities in the shooting field. As mentioned before in *KtB*, as soon as you are doing these activities as part of your job, then your employer's insurance would need to cover you. Precise details of what the NGO members' insurance covers is on our website: [www.nationalgamekeepers.org.uk/ngo-insurance](http://www.nationalgamekeepers.org.uk/ngo-insurance)

#### WHEN YOU NEED EXTRA COVER

Shoots require public and employer's

liability as the shoot operators – whether it be a syndicate or other – and cannot/should not rely on their membership cover. If you form a syndicate and rent ground, release birds or engage pickers-up or beaters (even if voluntary ones), then you have formed an 'entity'. In the case of an accident, for example, if a guest crosses a slippery bridge and falls off, injuring himself, he may wish to make a claim. Or indeed, the syndicate rents some land on which it has placed a hut for use during the shoot lunch. In the hut is a woodburner which was not put out properly after the lunch. Everyone moves off and later the hut catches fire and takes out some woodland with it. The owner of the wood makes a claim. The 'entity' against which somebody may wish to make a claim in these cases is the shoot operator or syndicate, but it cannot

be covered by the NGO's membership insurance for individuals. The NGO's insurance is not unique with respect to this limitation; indeed insurance offered by other organisations is backed by the same principles.

If you have any employees, whether voluntary or paid, including beaters or pickers-up, then you need to be covered as an 'entity' (such as shoot operator or syndicate). Once again, you need a higher level of insurance than that offered as part of your NGO membership.

'Leisure' does not include self-employment: that is work. In this instance too, you need specialist insurance cover.

#### HELP AT HAND

Thankfully Lycetts, who insures the NGO as an entity and its members in their personal leisure capacity, is well-versed in the subject of shooting and related sports so has off-the-peg insurance that can meet your needs in the shooting field. Lycetts's sister company, Cliverton, specialises in this sort of insurance too and offers clear on-line and telephone-based advice. As Henry Norton of Lycetts says: "It is not only important that your initial contact understands the world of shooting, but that the underwriters and claims teams also do. Lycetts and Cliverton share those teams and all of them know your business, so you shouldn't have to explain the basics."

#### GETTING THE RIGHT COVER

The NGO's insurers are pleased to offer advice on the correct cover to meet your needs.

For more information please contact Ann Robinson-Ruddock at the NGO (see page 3 for details).

Cliverton can be contacted direct via their telephone sales line 01328 857921 or via their website [www.cliverton.co.uk](http://www.cliverton.co.uk)



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