



**Country Sports Ireland  
Member's Liability  
Insurance and  
Personal Accident  
Scheme**

***[www.countrysportsireland.org](http://www.countrysportsireland.org)***



Country Sports Ireland is a rapidly growing local country sports membership organisation. Fully operational throughout Ireland; we are run by active, knowledgeable and dedicated country sports experts – who are passionate about providing every member with the very highest levels of service, support and advice.

With the support of our insurance partners (below) we have been able to develop an outstanding member's insurance offer at exceptionally good value membership prices.

Membership is open to anyone resident in any part of Ireland and insurance cover also applies to temporary travel by members on a worldwide basis.

## *SPORTSCOVER*<sup>TM</sup> I N S U R A N C E

Sportscover is one of the world's leading specialist sports insurers. Established in 1986 with the specific aim of providing quality insurance for active sporting participants, clubs and club officials, Sportscover has developed into a world renowned specialist insurer that boasts more than a million clients spanning a diverse range of sporting activities.

Sportscover has a reputation for exceptional customer service and an unrivalled knowledge and expertise in sports and leisure insurance.

## **Willis Towers Watson**

Willis Tower's Watson is Ireland's leading insurance broker with over 600 people employed in offices in Dublin, Limerick, Cork, Galway and Belfast.

Willis Towers Watson have used their considerable network of contacts and expertise in the insurance industry to arrange outstanding insurance cover for Country Sports Ireland members.

## **Introduction**

This policy summary provides information on the key features, benefits, limitations and exclusions of the Country Sports Ireland Member's Public, Products and Employer's Liability Insurance and Personal Accident Cover Scheme.

## **Purpose**

This insurance scheme provides Public, Products and Employer's Liability insurance cover for group members of Country Sports Ireland for any legal liability arising as a result of bodily injury of a person or property damage of property not belonging to the member whilst engaged in any recreational "Recognised Activity". Cover is also in place for fundraising activities and events.

Each individual member is also covered by Public Liability Insurance and Personal Accident cover whilst participating in any recreational "Recognised Activity" listed below.

## **Recognised Activity**

Recognised Activity" means taking part legally in the following recreational activities:

**Shooting sports;** game shooting, rough shooting, wildfowling, clay target shooting, rifle shooting, target shooting, deer stalking, pest & predator control.

**Canine;** participating, officiating or spectating at field trials, gundog training, terrier work, coursing, lurcher work, whippet racing, dog shows & racing.

**Hunting & Equestrian;** hunting, team chasing, hunt following, hunter trials, exercising hounds, hound trailing, riding, horse drawn carriage driving, polo & polocrosse,

**Also;** falconry, ferreting, archery, vermin control, game rearing & management and conservation work. Also voluntary unpaid duties at shows, events, fund raising activities in connection with the Master Policyholder or a Group Member of the Master Policyholder.

## **Insurance Providers**

Scheme Broker is Willis Towers Watson (Ireland)  
All insurances are provided by Sportscover (Europe) Ltd.

## **Territorial limits**

- i. Northern Ireland
- ii. Republic of Ireland
- iii. Elsewhere in the world for members normally resident in territories above but temporarily engaged in recognised activities outside these territories.

## **Effective Date**

This policy schedule is effective from 18<sup>th</sup> August 2017 and supersedes all other policies.

## **Further Information**

If you have any questions or require any further information please feel free to contact Country Sports Ireland using the details below:

Phone                    07542 111542  
                              087 6509598  
Email                    [ronan@countrysportsireland.org](mailto:ronan@countrysportsireland.org)

Significant Covers	Significant Features / Benefits	Policy Limits and Exclusions
<p><b>Public Liability Section</b></p> <p>Legal Liability for personal injury of a person not an employee and property damage</p>	<p>Provides cover for damages and claimants costs and expenses, defence costs and expenses incurred with the written consent of the insurance provider for personal injury and property damage while participating in a legal and “recognised activity” of the policyholder, also including trespass, nuisance, obstruction, loss of amenities or any interference with any right of air, light, water or way</p> <p>It is hereby noted and agreed that the recognised acceptable activities under this facility are detailed below.</p> <p>“Recognised Activity” means taking part legally in the game shooting, rough shooting, wildfowling, clay target shooting, rifle shooting, target shooting, deer stalking, pest &amp; predator control, gundog training participating, officiating or spectating at field trials, dog shows &amp; racing, terrier work, coursing, lurcher work, whippet racing, hunting, team chasing, hunt following, hunter trials, exercising hounds, hound trailing, riding, horse drawn carriage driving, polo, polocrosse, falconry, ferreting, archery, vermin control, game rearing, &amp; management and conservation work. Also voluntary unpaid duties at shows, events, fund raising activities in connection with the Master Policyholder or a Group Member of the Master Policyholder.</p> <p>Extensions include:</p> <ul style="list-style-type: none"> <li>• Indemnity to Principal and others which include landowners and shooting ground operators who have given permission for use of his land for any “Recognised Event”</li> <li>• Legal defence fees and expenses arising out of a prosecution from any occurrence which is covered by the policy, but excluding fines or penalties incurred with the consent of the insurer</li> <li>• Indemnity in respect of the costs of prosecution awarded against the insured or the insured's employees</li> </ul>	<p>£10,000,000 / €13,000,000 for any one occurrence and for all occurrences in the aggregate during the period of insurance</p> <p><b>There is no cover for:</b></p> <ul style="list-style-type: none"> <li>• Liability for any amount in respect of fines or criminal penalties</li> <li>• Any watercraft or vessel exceeding 8 metres in length</li> <li>• Damage to property owned, leased or hired or under hire purchase</li> <li>• Malicious damage</li> <li>• Use of vehicles in circumstances where the vehicle is licensed for road use or any legislation requires motor insurance or other similar security</li> <li>• Liability arising from non-compliance of the provisions contained in the Firearms and Wildlife laws of the jurisdiction</li> <li>• Liability arising from Pollution or Contamination other than caused by a sudden identifiable unintended and unexpected occurrence which takes place in its entirety at a specific time and place</li> <li>• Radioactive contamination</li> <li>• War and acts of terrorism</li> <li>• Asbestos</li> <li>• Fungus, mildew and mould</li> <li>• Contractual liability</li> </ul>

Significant Covers	Significant Features / Benefits	Policy Limits and Exclusions
<p><b>Products Liability Section</b></p> <p>Legal Liability for personal injury of a person not an employee and property damage</p>	<p>Provides cover for damages and claimants costs and expenses, defence costs and expenses incurred with the written consent of the insurance provider for personal injury and property damage while participating in a legal and "recognised activity" of the policyholder, also including trespass, nuisance, obstruction, loss of amenities or any interference with any right of air, light, water or way</p> <p>It is hereby noted and agreed that the recognised acceptable activities under this facility are detailed below.</p> <p>'Recognised Activity' means taking part legally in game shooting, rough shooting, wildfowling, clay target shooting, rifle shooting, target shooting, deer stalking, pest &amp; predator control, gundog training participating, officiating or spectating at field trials, dog shows &amp; racing, terrier work, coursing, lurcher work, whippet racing, hunting, team chasing, hunt following, hunter trials, exercising hounds, hound trailing, riding, horse drawn carriage driving, polo, polocrosse, falconry, ferreting, archery, vermin control, game rearing, &amp; management and conservation work. Also voluntary unpaid duties at shows, events, fund raising activities in connection with the Master Policyholder or a Group Member of the Master Policyholder.</p> <p>Extensions include:</p> <ul style="list-style-type: none"> <li>• Indemnity to Principal and others which include landowners and shooting ground operators who have given permission for use of his land for any "Recognised Event"</li> <li>• Legal defence fees and expenses arising out of a prosecution from any occurrence which is covered by the policy, but excluding fines or penalties incurred with the consent of the insurer</li> <li>• Indemnity in respect of the costs of prosecution awarded against the insured or the insured's employees</li> </ul>	<p>£10,000,000 / €13,000,000 for any one occurrence and for all occurrences in the aggregate during the period of insurance</p> <p><b>There is no cover for:</b></p> <ul style="list-style-type: none"> <li>• Bodily injury or Property Damage caused by Products for use or delivery in the United States of America and Canada or their territories</li> <li>• Liability for any amount in respect of fines or criminal penalties</li> <li>• Any watercraft or vessel exceeding 8 metres in length</li> <li>• Damage to property owned, leased or hired or under hire purchase</li> <li>• Malicious damage</li> <li>• Liability arising from non-compliance of the provisions contained in the Firearms and Wildlife laws of the jurisdiction</li> <li>• Liability arising from Pollution or Contamination other than caused by a sudden identifiable unintended and unexpected occurrence which takes place in its entirety at a specific time and place</li> <li>• Radioactive contamination</li> <li>• War and acts of terrorism</li> <li>• Asbestos</li> <li>• Fungus, mildew and mould</li> <li>• Contractual Liability</li> </ul>

Significant Covers	Significant Features / Benefits	Policy Limits and Exclusions
<p><b>Employer's Liability Section</b></p> <p>Legal liability for bodily injury to employees</p>	<p>Provides cover for damages and claimants costs and expenses and defence costs and expenses incurred with the written consent of the insurance provider for personal injury of employees while participating in a legal and "recognised activity" of the policyholder.</p> <p>Extensions include:</p> <ul style="list-style-type: none"> <li>• Indemnity to Principal and others which include landowners and shooting ground operators</li> <li>• Legal defence fees and expenses arising out of a prosecution from any occurrence which is covered by the policy, but excluding fines or penalties incurred with the consent of the insurer</li> <li>• Indemnity in respect of the costs of prosecution awarded against the insured or the insured's employees</li> </ul>	<p>£10,000,000 / €13,000,000 for any one occurrence and for all occurrences in the aggregate during the period of insurance</p> <p><b>There is no cover for:</b></p> <ul style="list-style-type: none"> <li>• An Occurrence arising from offshore work</li> <li>• Use of vehicles in circumstances where the vehicle is licensed for road use or any legislation requires motor insurance or other similar security</li> <li>• Liability arising from non-compliance of the provisions contained in the Firearms Acts and Orders</li> </ul>

### Guests

Affiliated groups are indemnified in the event of a claim made against them following property damage or bodily injury caused by a guest of the group.

### Vehicles

Cover for property damage or bodily injury caused by any vehicle owned by or in the possession of or being used by or on behalf of a Country Sports Ireland member or member group is included provided the vehicle is not licensed for road use and does not require insurance or other security under any road traffic legislation.

### Limitations

There is no cover for member's own property including injury loss or damage to dogs, horses, firearms or any other member's property.

### Right of Cancellation

There are no rights of cancellation for scheme members.

### Claim Notification

In the event of a claim being made against you please notify Ronan Gorman, Chief Executive Country Sports Ireland immediately using the contact details below:

NI Members                    07542 111542  
 RoI Members                 087 6509598  
 Email                            [ronan@countrysportsireland.org](mailto:ronan@countrysportsireland.org)

## Personal Accident Cover

Total maximum capital benefits payable is £10,000 / €10,000

The benefits payable will be the following percentage of capital benefits.

Item	Benefit Description	Sum insured
1	Death of Insured Persons aged 18 years and over	100%
1.1	Death of Insured Persons aged less than 18 years	20%
2	Total and irrecoverable loss of use of all sight in both eyes and/or total and irrecoverable loss of use of both hands or both feet or one hand and one foot	100%
3	Total and irrecoverable loss of use of one hand or one foot together with total and irrecoverable loss of all sight in one eye	50%
4	Total and irrecoverable loss of all sight in one eye or total and irrecoverable use of one hand or one foot	25%
5	Total and permanent disablement (other than referred to in Capital Benefits 2, 3 & 4 above) from engaging or attending to any profession, business or occupation whatsoever provided always that the benefits shall not be payable until such Permanent Total Disablement has continued for a period of 12 calendar months	100%
6	Permanent disablement as a result of injury sustained whilst travelling directly to or from a recognised activity	20%

### Exclusions under Personal Accident Cover

There is no cover in place for injury/disablement arising directly or indirectly from the following:

1. Driving or riding in any kind of race or taking part in any sport, pursuit or pastime that is not a recognised recreational activity in the policy schedule.
2. Being under the influence of alcohol or drugs at the time of the accident.
3. Death, injury, illness, loss or damage resulting from or in connection with any Act of Terrorism.
4. Any pre-existing defect, infirmity, or sickness at the time of the Insured Person's bodily injury.
5. Any criminal act by the injured member.
6. Unreasonable failure to follow medical advice.