

SCOPE OF COVER

This unique scheme provides essential Insurance Protection for all members of the NRA.

Civil Liability Protection is available to all members and is vital in the event that an action for negligence is made against you. Our Policy will defend civil actions and pay compensation up to a limit of £5M.

Other AUTOMATIC protection includes: Personal Accident Benefits for those who are injured as part of a shooting activity;

All Risks equipment cover for your shooting equipment and Legal Expenses, paid in the event that you are threatened with the suspension, variation of or refusal to renew your Firearm or Shotgun Certificate

YOUR MEMBERSHIP OF THE NRA OFFERS EXCELLENT PROTECTION. PLEASE HELP PROTECT OTHERS BY ENCOURAGING THEM TO JOIN THE NRA.

Claims

In the event of a claim, please contact the NRA as soon as possible. As the Liability insurance is written on a Claims Occurred wording all incidents that occur during the period of insurance will be covered, regardless of when a claim is actually made.

SUMMARY OF COVER

This information leaflet is issued by the NRA, in consultation with Insurance Brokers Perkins Slade Ltd, for guidance only. It is not a definitive version of the cover, for which the master policy documents are available.

National Rifle Association, Bisley National Shooting Centre, Brookwood, Woking, Surrey, GU24 0PB
Tel: 01483 797777 x138 Fax: 01483 797285
Email: membership@nra.org.uk

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Perkins Slade Ltd registered in England (No. 969374) are registered at 3 Broadway, Broad Street, Birmingham, B15 1BQ.

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First Assist Insurance Services Limited (No. 04617110). Registered in England & Wales at Marshall's Court, Marshall's Road, Sutton, Surrey, SM1 4DU. Brit Insurance, Registered Office: 55 Bishopsgate, London, EC2N 3AS. Registered in England and Wales No. 3121594.

Complaints procedure: any queries or complaints relating to this insurance should be referred to Perkins Slade Ltd (Tel: 0121 6988000 Fax: 0121 6259000).



BENEFITS FOR NRA AFFILIATED MEMBERS FOR 2011

[additional to insurance benefits]

- The support of the NRA in all matters connected with target shooting.
- To stand for Council & to vote at General Meetings & Elections.
- To receive the NRA Journal & a copy of the Annual Report.
- To hire firearms by the day from the NRA within the provisions of the Firearms Act.
- To purchase ammunition from the NRA, within the provisions of the Firearms Act.
- To hire targets as an individual on Bisley Ranges.
- To wear the NRA colours and to be eligible for selection to GB & NRA representative teams.
- To shoot in the Imperial Meeting.
- Admission to the members enclosures on the ranges and at the Presentation of Prizes.
- To be eligible to register for the NRA Shooting Club.

In addition to the above a full member of the NRA will receive support at the following levels:

- Liaison with police and Home Office on firearms queries.
- Access to and help from Regional Representatives throughout the country.
- Access to legal advice or opinion.
- Support of shooting Nationally

MEMBERS BROCHURE

NRA



The National Rifle Association



Summary of Insurance Cover



For NRA Members from
1 January 2011 to 31st December 2011



CIVIL LIABILITY ZURICH INSURANCE COMPANY

Cover up to £10,000,000

Cover up to £5,000,000 for any one incident is provided if any bodily injury or damage to property arises from proven negligence on the part of the member whilst engaged in normal shooting activities. In addition to rifle target shooting, cover includes full bore target shooting, hand loaded ammunition & black powder, and other shooting activities of the member, coaching / teaching / instructing / fundraising / administrative activities and competitions / events providing they take place on ranges or grounds approved for the activity and are governed by rules and regulations and approved activities recognised by the NRA.

- Cover includes legal costs incurred in defence of actions, with the prior consent of insurers
- Overseas members are covered in UK events organised by NRA.
- **Cover applies throughout the world for individual NRA authorised activities with the exclusion of U.S.A. / Canada**
- Insurance protection in USA & Canada is limited to:
 - Individual Instructors visiting USA / Canada (where instructor qualification conforms to NRA policy & procedures)
- An individual participating as part of an official NRA team visiting / playing in USA / Canada.
- For claims up to £5m, Civil Liability protection is underwritten by Zurich Insurance Company.
- For claims above £5m up to £10m Civil Liability protection is underwritten by Brit Insurance.

PERSONAL ACCIDENT CNA INSURANCE COMPANY LTD.

Cover up to £5000

The benefits shown below apply to bodily injury through an accident sustained during a normal activity of the NRA, including social activities. The cover includes travel to or from organised events. The policy is restricted to accidents occurring in the UK, Channel Islands or Isle of Man.

NB The age limit of 12 - 75 years applies (to personal accident cover only). Death benefit is limited to £500 for members aged below 15 at the time of the accident.

BENEFIT	AGES 12 TO 14	AGES 15 TO 75
Death	£500	£5,000
Loss of limb and/or loss of sight in one or both eyes	£5,000	£5,000
Loss of hearing in one ear	£1,250	£1,250
Permanent Total Disablement from gainful employment of any & every kind (up to a maximum of £5,000)	Provides lump sum compensation on a sliding scale of percentages based on the severity of the disability following an accidental injury	



EQUIPMENT COVER

Cover up to £5,000

ZURICH INSURANCE COMPANY

All risks cover is provided for personal shooting equipment (including trophies) owned by members up to a total sum insured of £5,000

Please note:

- Geographical limits are UK / Isle of Man / Channel Isles / plus maximum one month at any one NRA approved event or organised team event overseas.
- Single Article Limit of £5,000
- An excess of £150 applies to each claim.
- A claim of theft which occurs from an unattended motor vehicle will not be accepted by Insurers unless the vehicle was locked at all points of access. Shooting equipment must be locked in the boot of the vehicle or if this is not possible concealed from view. **Theft cover from vehicles between 21.00hrs and 06.00hrs is excluded.**
- Theft must be by forcible and violent means.

LEGAL EXPENSES

Cover up to £25,000

FIRST ASSIST

Cover of up to £25,000 is provided for Members legal fees and expenses relating to the suspension, revocation, curtailment, variation or refusal to renew the member's firearms certificate, under current legislation [subject to NRA approval].

