

Countryside Alliance Public Liability Insurance (Individual Member) Insurance Product Information Document

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This document provides a summary of the cover, exclusions and restrictions. The full terms and conditions of this insurance can be found in the policy document which is available via the Countryside Alliance Insurance Microsite.



What is this type of insurance?

This is a public liability insurance policy to insure you against legal liability for bodily injury to a third party and third party property damage. Cover will only be provided whilst legally taking part in recognised activities.

What are the recognised activities?

“Recognised Activities” means taking part legally including officiating, assisting or spectating in hunting, exercising hounds, hound trailing, hunt following, lurcher work, whippet racing, terrier work, dog shows, shooting including sporting shooting, clay pigeon shooting, rifle shooting, target shooting, angling (including sea, coarse and game angling) deer stalking, falconry, ferreting, vermin control, voluntary unpaid duties at shows and events, field trials, conservation work, archery and coursing. (For the avoidance of doubt, all other equestrian activities, not including hunting with horses and ponies, are excluded).

Cover includes ancillary activities in connection with any of the Recognised Activities above including but not limited to the construction, preparation, completion and taking down of equipment and amenities used in connection with the Recognised Activities.

	What is insured?		What is not insured?
	<p>Public Liability</p> <ul style="list-style-type: none"> ✓ Provides cover for damages and claimants' costs and expenses and defence costs and expenses incurred for third party personal injury and property damage whilst you are participating in Recognised Activities. ✓ A £10,000,000 cover limit. <p>Extensions to cover:</p> <ul style="list-style-type: none"> ▪ Hunting on horses and ponies ▪ Landowner and/or owner of sporting rights in connection with your Recognised Activities ▪ Escape of Hounds ▪ Libel and Slander ▪ Contingent Liability (Non-owned vehicles) ▪ Health and Safety at Work legislation defence costs ▪ Compensation for Court Attendance ▪ Products Liability 		<p>Main exclusions:</p> <ul style="list-style-type: none"> ✗ Equestrian activities ✗ Family members and any person employed. ✗ The carrying on of any trade business, profession or employment where it is your principal source of income. ✗ Property in your care, custody and control. ✗ Franchise excess of £250 each and every Public Liability claim ✗ Any claims arising from the use of guns in the United States of America or Canada. ✗ Terrorism. ✗ Cyber. ✗ Personal data breach. ✗ Professional advice.



Are there any restrictions on cover?

- ! Endorsements may apply to your policy.
- ! This insurance only operates where there is not another insurance policy in force covering the same liability. Where alternative insurance is in force covering your liability arising from an incident (such as home insurance, pet or equine insurance), you must submit your claim under that policy. If such alternative insurance has the same “Other Insurance” clause as this policy, you must notify Howden who will liaise with the other underwriter concerned so that agreement can be reached on how liability should be shared between the two policies.
 - ! Liability arising from non-compliance of the provisions contained in the Firearms Act(s).



Where am I covered?

For Members resident in the UK, cover is provided whilst carrying out Recognised Activities anywhere in the world but excluding claims arising from the use of guns (sporting or otherwise) in the United States of America or Canada.

Members resident outside of the UK are only covered whilst participating in Recognised Activities in the UK.



What are my obligations?

- At the beginning of the period of insurance or when making changes to your policy, you must give complete and accurate answers to any questions you are asked relating to the insurance.
- You must tell your broker as soon as practicable if you become aware of any inaccuracies or changes in the information you have provided to us, whether happening before or during the period of insurance.
- In respect of guns, you must comply with all applicable Firearm Acts

Failure to meet your obligations could result in a claim being rejected, a reduction in the amount we pay or the cancellation of your policy.



When and how do I pay?

- The premium is included within your membership with Countryside Alliance.



When does the cover start and end?

- This insurance cover is for a period not exceeding 365 days from the date your membership with Countryside Alliance starts or renews.



How do I cancel the contract?

- As the premium is included within your membership with Countryside Alliance there is no cooling off period and you cannot cancel the policy mid-term. However, your cover will cease if you terminate your Countryside Alliance membership.