

Summary of Cover

Liability Insurances

Insured:	Any Member of the Countryside Alliance and Countryside Alliance Ireland whilst participating in a Recognised Activity
Period of Cover:	01 January 2018 to 31 December 2018
Insured Activities:	Taking part legally including officiating, assisting or spectating in riding, horse drawn carriage driving, hunter trials, exercising hounds, lurcher work, whippet racing, terrier work, dog shows, hound trailing, hunting, team chasing, hunt following, 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

Combined Liability

Insurer: Aspen Insurance UK Ltd

Policy Number: UKA85CG18OPH

Legal liability for damages and legal costs arising out of third party loss, injury or damage, in connection with the activities described above and notified to Aspen within the period noted above. Cover includes Public Liability, Products Liability and Employers Liability Insurance. All incidents that may give rise to a claim in the future should be notified to Howden, at the time of incident.

Limits of Indemnity:

Public & Products Liability	£10,000,000 any one claim, in the aggregate in respect of Products Liability
Employers Liability	£10,000,000 any one claim

Principal Exclusions:

Liability arising out of:

- Competitive riding events other than team chasing, hunter trials, showing, dressage
- Pony club and gymkhana activities undertaken by any member aged 19 or over.
- Hunting Activities for Group members unless based in the Republic of Ireland or Northern Ireland.
- The carrying on of any trade business or profession where it is the member's principal source of income
- Liability arising from non-compliance of the provisions contained in the Firearms Act(s).
- Arising out of or in connection with the use of guns (sporting or otherwise) in the United States of America or Canada
- Damage to own property or property in your custody or control
- An Occurrence arising from offshore work
- Pollution
- Contractual Liability
- Fines, liquidated damages or penalties
- Incidents occurring prior to the start or after expiry of your last period of continuous membership
- Fundraising activities which include bungee jumping or activities involving bungee ropes or cords, fireworks or other forms of pyrotechnics, rock climbing mountaineering or orienteering, obstacle courses, "It's a Knockout" type competitions, swimming or diving in any body of water including swimming, baths, pools, ponds, lakes, rivers and the sea
- Motor Liability where such liability requires compulsory insurance by legislation governing the use of such motor vehicle or trailer
- Aviation or Marine Liability (but not watercraft less than 25 metres in length for use in inland waterways or up to twelve miles offshore not owned but being used for entertainment purposes)

Restricted cover applies in respect of legal actions brought in a court of Law within the USA or Canada.

Policy Excess: Nil

The above is intended as a summary only and does not represent full terms and conditions. A full policy document is available from Howden. This insurance is provided on the basis that at the time of your membership renewal you have declared any material facts which may affect provision of the cover.