

Archery GB Members Summary of Insurance 2025

Liability Insurance

Insured:	Grand National Archery Society T/As Archery GB.
Entitled to Indemnity	Members of Grand National Archery Society Archery GB.
Period of Cover	Members may join the Insured at any time during the Period of Insurance and their cover under this policy will commence for a period of 12 months from their date of joining. Please see Period of Insurance endorsement below

Insurance Policy Renewal Date : Master Policy is reviewed annually 01st March 2025 to 28th February 2026

Activities: All activities recognised / authorised by Grand National Archery Society T/As Archery GB within the current Rules and Laws of Shooting as provided by the Society

Limits of Indemnity

Public & Products Liability

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 the insurers within the period noted above. Cover includes liability for damage to leased and rented premises, member to member liability, indemnity to principals and liability arising out of goods sold or supplied including refreshments. The cover is provided on a "claims made" basis. Unlike other forms of insurance, there has to be a policy in force at the time at which the claim is made against you and at the time the activity was undertaken. Once a policy/membership is cancelled, expires or lapses no cover would be provided for any claim notified after the date of cancellation, expiry or lapse

Public & Products Liability	Hiscox Insurance Company Ltd Policy No. HU PI6 9397526 Primary Retro date: 01/01/1985	£10,000,000	any one event (any one period costs inclusive for Products) (Pollution £100,000 any one period costs inclusive) JRP do not follow any inner limits in the primary policy
	JRP Underwriting Policy No. B1161S24BJ213 Excess of Loss Retro date: 01/03/2024	£5,000,000	

Period of insurance

For this section of the **policy** only **period of insurance** means:

- a. in respect of **you**, the time for which this **policy** is in force as shown in the schedule; or
- b. in respect of any **member**, the period of 12 months commencing on the date that such **member**'s membership commenced with **you**.

Professional Indemnity Insurance

Professional indemnity insurance covers Loss (financial or otherwise) arising out of errors and omissions – Includes: Defamation, breach of copyright.

The professional Indemnity cover is provided on a "claims made" basis there has to be a policy in force at the time at which the claim is made against you and at the time the activity was undertaken. Once a policy/membership is cancelled, expires or lapses no cover would be provided for any claim notified after the date of cancellation, expiry or lapse.

Period of insurance

For this section of the **policy** only **period of insurance** means:

- a. in respect of **you**, the time for which this **policy** is in force as shown in the schedule; or
- b. in respect of any **member**, the period of 12 months commencing on the date that such **member**'s membership commenced with **you**.

Insurer: Hiscox Insurance Company Ltd Primary/ Policy Number: HU PI6 9397526		
Professional Indemnity Retro date: 01/01/1985	£10,000,000	any one period

Principal Exclusions

Excess £100 in respect of third party property damage.

Liability arising out of:

- Deliberate or dishonest acts
- Prior claims, investigations and circumstances
- Prior litigation
- Defined benefit pension schemes
- Matters insurable elsewhere
- Claims outside the applicable courts
- Claims outside the geographical limits
- Failure to fund pension and employee benefit schemes
- Products
- Claims outside the applicable courts
- Claims outside the geographical limits
- Share offerings
- Claims brought by a related party in the United States of America or Canada
- Breach of professional duty
- Shareholders
- Takeovers and mergers
- Share offerings
- Financial advantage
- Contractual liability
- Matters insurable elsewhere
- Breach of professional duty Infringement of patent and copyright
- Cyber Events
- Data Protection

Personal Accident Insurance

Insured:	Grand National Archery Society T/As Archery GB.
Insured Persons	Any Amateur Member of Grand National Archery Society t/as Archery GB resident in Britain
Operative Time	whilst the Insured Person is participating in any authorised or recognised activity of the Insured anywhere in the world. Cover is extended to include direct travel to and from any authorised or recognised activity of the Insured within Britain
Period of Cover	Members may join the Insured at any time during the Period of Insurance and their cover under this policy will commence for a period of 12 months from their date of joining
Insurance Policy Renewal Date :	Master Policy is reviewed annually 01 st March 2024 to 28 th February 2025
Activities:	All activities recognised / authorised by Grand National Archery Society T/As Archery GB within the current Rules and Laws of Shooting as provided by the Society
Insurer	RSA Royal and Sun Alliance
Policy Number	PA04282085

Benefits available

1. Death	£10,000
2. Loss of two or more limbs or eyes or one of each	£25,000
3. Loss of one limb or one eye	£25,000
Permanent and total loss of speech	£25,000
Permanent and total loss of hearing	
i. In both ears	£25,000
ii. In one ear	25% of above
4. Permanent Total Disablement from gainful employment for which the insured is fitted by way of training education or experience	£25,000
Personal Accident Special Extensions	
Accident Medical Expenses	Up to £2,500 any one Insured Person
Bereavement Counselling	Up to £250 per week up to a maximum £5,000 any one insured person.
Broken Bones	Arm (humerus radius ulna carpals) £100 Leg (femur, tibia, fibula, metatarsals, tarsals patella) £200 Clavicle or Scapula £200 Skull £200 Up to £500 any one insured Person
Coma benefit	£50 per full 24 hours up to a maximum of 104 weeks any one insured person
Convalescence	£200 per insured person reduced to £100 if the insured person is aged over 70 years of age
Counselling	Up to £250 per week up to a maximum £5,000 any one insured person
Dental Expenses	Up to £500 per Insured Person any one Accident £50 Excess
Dependents Benefit	Additional 5% per Child up to a maximum 25% of Benefit 1 subject to a minimum £5,000
Funeral Expenses	Up to a maximum £5,000 any one Insured Person
Hospitalisation	£50 per full 24 hours up to a maximum of 104 weeks any one insured person
Optical Expenses	Up to £1000 any one Insured Person
Paralysis	
A. total loss of use of all four limbs bladder and rectum.	£50,000
B. total loss of use of two legs bladder and rectum	£30,000
Physiotherapy or Osteopathy Treatment	Up to £300 per Insured Person

Maximum Incident Limit

The liability of the Company under this Policy in respect of any one Incident shall not exceed the Maximum Incident Limit of £25,000,000 subject to the following inner limits:

- 1) Aircraft Accumulation
 - a) Multi engined aircraft £ 5,000,000
 - b) Any other aircraft or airship £ 1,000,000
- 2) War while on an External Journey £ 1,000,000
- 3) Terrorism (other than Nuclear Chemical or Biological Cause) £ 1,000,000
- 4) Limit per Person as stated above

Endorsement A - Rolling Membership Basis

An Insured Person may join the Insured at any time during the Period of Insurance and their cover under this policy will commence for a period of 12 months from their date of joining
Cover will automatically renew for a further period of 12 months on their anniversary of joining the Insured.
If the policy is terminated by either the Insured or the Company, cover will continue for each Insured Person for a period of 12 months from the date of their joining or renewing their membership with the Insured in the preceding Period of Insurance

Subject otherwise to the Terms Definitions Conditions and Exclusions of the Policy

General Policy Exclusions

The Company will not pay any claim

- 1 which is directly or indirectly as a result of or contributed to by War in the Insured Person's normal country of residence
- 2 after the expiry of the Period of Insurance in which the Insured Person attains the age of 80 years
- 3 which is the result of or contributed to by radioactive contamination This exclusion will not apply to
 - A) bodily injury following an Accident or
 - B) direct or indirect exposure from any nuclear cause as a direct or indirect result or
 - i) Terrorism or
 - ii) War while on an External Journey or
- C) Radioactive isotopes that have been specifically treated in order to be used for any of the following – scientific medical agricultural commercial or industrial purposes

Special Exclusions apply to the Dental Expenses Extension

The Company will not pay:

1. the first £50 of each and every claim
2. for claims arising from any pre-existing dental conditions
3. for charges made for travelling time broken appointments or similar punitive charges
4. for claims arising from wear tear deterioration staining or defective workmanship
5. for routine examination extractions amalgam fillings cleaning scaling polishing and x -rays
6. for cosmetic treatment
7. for any treatment deemed to be clinically unnecessary
8. the costs of travelling expenses and telephone calls
9. the fitting or re-fitting of Dental Implants or any subsequent loss of or damage to Dental Implants once fitted

Special Exclusions apply to the Physiotherapy or Osteopathy Treatment

The Company will not pay

1. the first £50 of each and every loss
2. for more than 2 claims in any one Period of Insurance
3. for any claim more appropriately covered by private medical insurance or any other insurance
4. once the physiotherapist or osteopath believes any future treatment will not benefit the Insured Person
5. for treatment commencing more than 26 weeks after the date of the Accident giving rise to the claim
6. for any prescription charges or costs for medical or non -medical supplies or equipment
7. for any charges associated with broken appointments

Claims Condition

Any claim must be supported with a written referral from the Insured Person's Medical Practitioner whom is their NHS GP or practices within their NHS GP Surgery

Principal Exclusions to the Personal Accident Section

The Company will not pay the Benefit if

1. bodily injury following an Accident is the result of or is contributed to by
 - a) the Insured Person engaging in or practicing for flying of any kind other than as a passenger
 - b) the Insured Person committing or attempting to commit suicide
 - c) the Insured Person driving a motor vehicle with more than the legally permitted level of alcohol in the body
 - d) War or Terrorism
2. bodily injury following an Accident or Death or Disablement is the result of or is contributed to by
 - a) the Insured Person having taken a drug unless it was taken on proper medical advice and is not for the treatment of drug addiction or
 - b) the Insured Person having a physical or mental defect or infirmity of any sort which was known to the Insured Person when the Insurance was taken out
 - c) the Insured Person undertaking the Insured Sport against medical advice
 - d) illness or disease (not resulting from bodily injury following an Accident)
 - e) any naturally occurring condition or degenerative process
 - f) any gradually operating process
 - g) post-traumatic stress disorder or any psychological or psychiatric condition (not resulting from bodily injury following an Accident)
 - h) repetitive stress (strain) injury or syndrome or any other injury which develops over a period of time

The Company will not pay any benefit

3. solely because the Insured Person is unable to take part in sports or pastimes
4. where an Insured Person is a professional sports person other than
 - a) a full time or part time paid coach
 - or
 - b) A sponsored amateur who is engaged in their sport on a full-time or part time basis; or
 - c) A professional entertainer
- 5 where bodily injury following an Accident as the result of the Insured Person being on duty as a full time member of the armed forces or any nation or international authority or a member of any reserved forces called out for permanent service

The above is intended to be a summary only of cover, a full copy of the cover is available on request from Archery GB, and can be supplied by e-mail at no cost, or a paper copy can be provided, but a small administrative fee will be payable.

Hiscox Insurance Company Limited and RSA are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority

Royal & Sun Alliance Insurance Ltd (No. 93792)

Registered in England and Wales at St Mark's Court, Chart Way, Horsham, West Sussex, RH12 1XL Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority

Howden is a trading name of Howden UK Group Limited, part of the Hyperion Insurance Group. Howden UK Group Limited is authorised and regulated by the Financial Conduct Authority in respect of general insurance business.

IN THE EVENT OF A CLAIM

Liability Insurance: You must report every claim and any incident that is likely to give rise to a claim in the future. Incident Notification Guidelines are attached to this document to assist you. Please contact Howden Claims Team on 0121 698 8040 and complete the necessary report/claim form as soon as possible to avoid prejudicing your claim.

Type of information you may have to provide for a liability notification

- Details of your affiliation to Archery GB so membership can be verified
- An Incident notification form so that full details are recorded
- Copy of your risk assessment where applicable eg Clubs
- Accident book entry for the incident
- Witness details
- Photographs of the area where the incident happened and any CCTV or other recording if available
- If you have received any correspondence, letter, claim, writ or summons please forward to Howden on receipt and unanswered

Do not admit liability; do not make an offer or promise to pay.

Personal Accident Insurance – In you have sustained an archery injury, please contact Howden Claims Teams on 0121 698 8040 within 90 days of the occurring of any accident and complete the necessary claim form as soon as possible.

- Please provide details of your affiliation to Archery GB so membership can be validated before Howden can advise on potential benefits available.
- For all injuries, Insurers will require:
- Medical confirmation of the injury, eg discharge letter from the A&E or Hospital you attended
- If qualify for broken bones benefit you will need to supply a copy of discharge notes/medical confirmation of the fracture.
- If qualify for physiotherapy or osteopathy benefit, Any claim must be supported with a written referral from the Insured Person's Medical Practitioner whom is their NHS GP or practices within their NHS GP Surgery

Additional guidance will be provided by the Howden claims team dependant on the injury sustained and benefit(s) which may be applicable

INCIDENT NOTIFICATION GUIDELINES

It is important that all incidents that may give rise to a claim are reported to us as soon as possible after the event. This will enable Insurers to carry out investigations at an early stage whilst information relating to the claim remains fresh in the mind. This will also ensure that you are complying fully with your policy terms and conditions.

In order to achieve this, we ask that you notify us immediately of any incident that involves:

- A fatal accident
- An injury involving either referral to or actual hospital treatment
- Any allegations of libel/slander
- Any allegations of Professional Negligence i.e. arising out of tuition, coaching or advice given
- Any investigation under any child protection legislation
- Any circumstance involving damage to third party property

An injury is defined as:

- Any head injury that requires medical treatment [Doctor or Hospital]
- Any fracture other than to fingers, thumbs or toes
- Any amputation, dislocation of the shoulder, hip, knee or spine
- Loss of sight [whether temporary or permanent]
- Any injury resulting from electrical shock or burn, leading to unconsciousness or requiring resuscitation or admittance to hospital for more than 24 hours
- Any other injury leading to hypothermia, heat induced illness or to unconsciousness which requires resuscitation or admittance to hospital for more than 24 hours
- Loss of consciousness caused by asphyxia or by exposure to a harmful substance or biological agent

Please note the above list is not exhaustive and if you are unsure as to whether an incident should be reported, then please do not hesitate to contact Howden Claims Department for further advice.

We would remind you that in NO circumstances should you admit liability or agree to pay for any damage caused as this may prejudice the position of Insurers and COULD result in the withdrawal of any indemnity.

Finally, please note that this is a Liability policy where Insurers decide if negligence attaches to you. Therefore any payments you make to any third parties will not necessarily be reimbursed.

INCIDENT RECORDING GUIDELINES

We would recommend that a designated person within your organisation is made responsible to record any reportable accident/incident. Records must be kept for at least 6 years, and longer where it involves a person under the age of 18 years. Names and addresses of any possible witnesses should also be recorded.

Current legislation does not specify the format of an accident register but the Accident Book BI 510 obtainable from HMSO is frequently used and is approved by the Information Commissioner for D&A Compliance.

The register must contain the following information relating to all reportable accidents or dangerous occurrences:

- Date and time of accident
- As regards a person at work - full name; occupation; nature of injury; age
- As regards a person not at work - full name; status [e.g. customer]; nature of injury; age
- Place where accident occurred
- A brief description of the circumstances
- Method by which the event was reported

REPORTING INCIDENTS TO HEALTH & SAFETY EXECUTIVE

You may also have obligations under the Reporting of Injuries, Diseases and Dangerous Occurrences Regulations (RIDDOR) 2013.

For further information go to www.hse.gov.uk/riddor/index.htm and to obtain a copy of the leaflet "Reporting accidents and injuries at work" go to www.hse.gov.uk/pubns/indg453.pdf