

# BASC Insurance



## Insurance Product Information Document

Company: Zurich Insurance plc

Product: Public/Products & Employer's Liability



### What is insured?

- ✓ Public & Products Liability - GBP10,000,000 each and every loss.
- ✓ Cover for claims made against you, arising from an injury you cause to someone else or their property, due to your negligence, during a BASC activity includes recreational wildfowling, stalking, the shooting of game, deer, vermin and any other lawful quarry, target shooting including clay shooting, air gunning, conservation, hawking, archery, angling and ferreting, gundog working and training.
- ✓ Limited cover for property belonging to someone else whilst in your control (up to GBP5,000), during a BASC activity.
- ✓ Employer's Liability GBP10M each and every loss, covering for Injury or illness to an Employee caused by your negligence.



### What is not insured?

- ✗ Any illegal activities.
- ✗ Member's occupation / commercial activity (other than limited cover for sale of game that has been shot as part of recreational shoot).
- ✗ Damage to your own property or things in your custody.
- ✗ The first GBP1,000 of damage to vehicles parked within close proximity to a shoot site.
- ✗ Vehicles – any loss arising out of the use or ownership of a mechanically propelled vehicle that is registered for road use or is more specifically insured.
- ✗ Any activity in North America.
- ✗ Members that are not residents of the British Isles\* for any activity outside the British Isles\*



### Are there restrictions on Cover?

- ! Cover is only for BASC related recreational activities
- ! Cover for commercial activity is restricted as noted above
- ! Limited cover for injury to dogs – they are only covered if the injury is due to the negligent actions of members of a BASC affiliated shoot and cover is limited to GBP2,500 per incident
- ! The limit for Products Liability is an annual limit (not per separate event)
- ! Cover for guest guns is restricted to BASC affiliated clubs and also to 50% of the total party and all guests being "official and occasional" – they must be recorded by the shoot captain



### Where am I covered?

- ✓ BASC members resident in the British Isles\* are covered Worldwide exc. North America, providing any trips outside of the British Isles\* are short temporary visits.
- ✓ BASC members not resident in the British Isles\* are only covered to engage in a BASC activity in the British Isles\*.



### What are my obligations?

You are responsible for answering any questions in relation to any proposal for insurance cover honestly and to the best of your knowledge.



### When and how do I pay?

Premium is covered by your membership fees.



### When does the cover start and end?

Cover starts at the same time your membership is confirmed and stops when the membership expires.



### How do I cancel the contract?

You can call us on 01244 573030 or email us at [insurance@basc.org.uk](mailto:insurance@basc.org.uk)

NB - British Isles\* – The United Kingdom of Great Britain and Northern Ireland, Isle of Man and the Channel Islands