

SUMMARY OF INSURANCE



PUBLIC LIABILITY & PERSONAL ACCIDENT

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Country Cover Club is proud to offer its Members market leading Country Sports Insurance. To make life simple the next few pages give a summary of the main Insurance Benefits and significant terms and conditions of each of the C³ Master Insurance Policies.

WHO IS INSURED?

All members affiliated to Country Cover Ltd, trading as Country Cover Club (C³), who have paid membership fees and been declared to the Underwriters, are insured under the C³ master policies for Public Liability and Personal Accident. Premium Members are also insured under the C³ master policies for Legal Expenses.

WHAT ACTIVITIES ARE INSURED?

The C³ Master Policies cover the most comprehensive range of activities available under any Country Sports members' scheme. One membership covers you for:-

Shooting

All legal Sporting Shooting and activities connected therewith; Shotgun including manufacture and use of home loaded cartridges, Airgun and Rifle Shooting, Breech or Muzzle Loading and Black Powder Shooting, Target and Clay Shooting including Trapping, Scoring, Marking, Judging, and Refereeing, Live Quarry Shooting, Practical Shooting (including Shotgun, Pistol, Revolver and MiniRifle), Pistol Target Shooting, Air-Soft, Paintball and Laser Tag. Excluding Combat Shooting.

Hunting

Hunting Game, Deer, Vermin and all legal quarry and activities connected therewith; Stalking, Rough Shooting / Walked Up Game, Driven Game, Beating, Loading and Picking Up, Wild Fowling, Water Fowling, Vermin/Pest Control, Trapping, Game Keeping and Humane Dispatch.

Falconry, Hawking & Ferreting

Hunting, Display and Racing.

Dogs & Gundogs

Gun Dog Working and Training, Stalking and Flushing Out, Retrieving, Protecting Game, Terrier Work, Hunting Rabbits and Rats, Rescue of Wild Animals, Dog Trials, Dog Displays, Amateur Dog Shows and Dog Training.

Catapult & Slingshot

Hunting and Target.

Fishing

Angling, Wading, Netting and Trapping of Fish, Molluscs, Crustaceans and all legal quarry. River keeping. Inland and Coastal.

Conservation; Wildlife and Habitat Management; Game Keeping & River Keeping

Use of Quad Bikes

Off road and in connection with another insured activity (e.g. shooting or hunting) only.

Re-Enactment, Living History, Live Action Role Play & Cosplay

Including Blank Firing Weapons, Foam/Latex Props and Combat Systems and Blunted Steel/Metal props for competitive fighting displays but excluding Live Edged or Non-Blunted Pointed Weapons. Also including recreational Blacksmithing. Also including the use of pyrotechnic effects categorised as 1.4g and 1.4s by qualified persons only and subject to full risk assessments and health and safety requirements being adhered to. Also including the caged / penned display and supervised handling of tame domestic animals up to 250kg.

Archery

All legal forms of Archery including Longbow, Compound Bow and Crossbow; Target, Field and Flight.

Axe and Blunt Spear Throwing

Demonstrations and practice by trained individuals and training under supervision of trained individuals only and subject to proper H&S assessment and written procedures.

Rambling, Cross-Country Running & Cycling

Including Hiking, Walking, Hill-Walking, Obstacle and Mud Running, and Canicross including Bikejor and Scooters. Also including cross-country cycling; on private land only, public roads may be crossed on foot. Organised events only and excluding travel to and from such events.

Foot Followers of the Hunt

Excluding any equestrian related incidents.

Bee Keeping

Care and management of bee colonies. Excluding swarm collection from 3rd party property.

Bushcraft

Only where Members have successfully completed an authorised course with a qualified bushcraft instructor. Including Firecraft, Shelter Building, Wild Camping, Nature Watching, Foraging and cooking with 'Wild' Foods including Butchering, Nature Collecting, Pond Dipping and Insect/Butterfly Trapping and Netting. Including the use of hand tools but excluding the use of chainsaws and any other mechanical cutting device; Firecraft & Butchery applicable to persons aged over 14 years only. If using Bonfires, then the Bonfire Conditions apply.

Use of Watercraft

Motorised Boat not exceeding 10 Horsepower (hp), Hand, Oar, Paddle, Pedal, Pole and Wind Powered Craft. All not exceeding 10m in length, only whilst on inland waterways or inshore waters and excluding all white water.

Urban & Country Pursuits Photography

Metal Detecting

Mindfulness

Meditation & art making within a natural environment, using paint and natural materials; dance; meditating; and chanting. If using Bonfires, then the Bonfire Conditions apply.

General Exclusions

This Policy excludes;

- any liability arising directly or indirectly from any equestrian activities
- any liability arising directly or indirectly from any activities carried out in a professional capacity and not included in the Professional Cover Extension
- any liability arising directly or indirectly from the use of any live edged weapons or blades in any Historical Re-enactment/role play activities
- any liability arising directly or indirectly from any activities carried out where the appropriate permissions have not been granted by land owners or relevant authorities
- any liability arising directly or indirectly from any activities where the rules and regulations of the appropriate governing body have not been adhered to
- any liability arising directly or indirectly from any activity carried out illegally.

This list may be added to or amended at any time at C3's discretion. Please see our website www.ccc3.co.uk for a current list.

WHERE AM I INSURED?

All insurance benefits included within the Standard Membership are valid across United Kingdom (defined as England, Scotland, Wales, Northern Ireland, the Scilly Isles, the Isle of Man, Channel Islands) and Republic of Ireland.

Where a member has opted to add the EU Insurance Extension, cover is valid across: Germany, France, Italy, Spain, Gibraltar, Poland, Romania, Netherlands, Belgium, Sweden, Czech Republic (Czechia), Greece, Portugal, Hungary, Austria, Switzerland, Serbia, Bulgaria, Denmark, Faeroe Islands, Slovakia, Finland, Norway, Croatia, Bosnia and Herzegovina, Albania, Lithuania, Slovenia, North Macedonia, Latvia, Estonia, Luxembourg, Montenegro, Malta, Iceland, Andorra, Liechtenstein, Monaco, San Marino.

Where a member has opted to add the Worldwide Insurance Extension, cover is valid worldwide, including up to 90 days in the USA or Canada in any one year.

All cover is subject to UK law and jurisdiction.

Please see the appropriate section for individual excesses on the Legal Expenses Master policies (Premium members only) and Optional Insurance Benefits.

WHAT IS THE EXCESS?

There is no excess to Members on any Insurance Benefit included within the Standard Membership. Please see the appropriate section for individual excesses on the Optional Insurance Benefits.

LIABILITY INSURANCE

Public Liability

Limit of Indemnity: £12,000,000 (£12million) in any one occurrence.

Indemnity is provided in respect of claims made against any C³ Member for Compensation, including Costs and Expenses incurred (with consent), as a result of

- a) accidental Bodily Injury to any person other than any Employee; or
- b) accidental Property Damage; or
- c) obstruction, loss of amenities, trespass, nuisance or interference with any right of way, light, air or water:

caused by an event, neither expected nor intended by the Member, during the period of membership.

Products Liability

Limit of Indemnity: £12,000,000 (£12million) in the aggregate.

Indemnity is provided in respect of claims made against any C³ Member for Compensation, including Costs and Expenses incurred (with consent), as a result of:

- i. the sale or distribution of shot or hunted game, to family, friends or local retailers in accordance with the Food Standards Agency Wild Game Guide
- ii. the sale or distribution of collected honey, beeswax and/or other bee products to family, friends or local retailers, in accordance with The Honey (England) Regulations 2015

up to a total value of £5,000 per annum and, where applicable, declared to HMRC, during the period of membership.

Employers' Liability (Syndicates only)

Limit of Indemnity: £10,000,000 (£10million) in any one occurrence.

Indemnity is provided against all sums which a C³ Syndicate becomes legally liable to pay as Compensation, including Costs and Expenses incurred (with consent), in the event of Bodily Injury sustained by any Employee which arises out of and in the course of their employment by the Syndicate, for the purpose of supporting the Syndicate in the undertaking of any Insured Activity, which is caused during the period of membership and within the United Kingdom; or elsewhere in the world in respect of temporary visits in a non-manual labour capacity provided that such Employee is normally resident in the United Kingdom.

The Indemnity granted by this Employer's Liability is deemed to be in accordance with the provisions of any law enacted in the United Kingdom relating to compulsory insurance of employers' liability to their Employees.

PERSONAL ACCIDENT INSURANCE

Standard Capital Benefit: £10,000

Enhanced Capital Benefit: £50,000

Applicable if Enhanced Personal Accident Insurance is purchased in conjunction with a C³ Standard Membership.

If, during the membership period, a C³ Member suffers an accidental Bodily Injury whilst engaged in an Insured Activity and such activity is the sole, direct and independent cause of the injury, which occasions disablement and or medical treatment within 12 calendar months of the accident, then we shall pay the benefits as stated:

Bodily Injury	Standard Benefit	Enhanced Benefit
Death of Member aged 18 years or over.	£10,000	£50,000
Death of Member aged less than 18 years.	£2,000	£10,000
Total and irrecoverable loss of use of all sight in both eyes.	£10,000	£50,000
Total and irrecoverable loss of use of both hands and both feet or of one hand and one foot.	£10,000	£50,000
Total and irrecoverable loss of use of one hand or one foot together with total and irrecoverable loss of all sight in one eye.	£5,000	£25,000
Total and irrecoverable loss of all sight in one eye.	£2,500	£12,500
Total and irrecoverable loss of use of one hand or one foot.	£2,500	£12,500
Total and permanent disablement	£10,000	£50,000
Ancillary Medical Expenses*	80% of expenses up to a maximum of £1,000	80% of expenses up to a maximum of £1,000
Physiotherapy and Chiropractic Expenses*	75% of expenses up to a maximum of £1,000	75% of expenses up to a maximum of £1,000
Dental injury (sound whole teeth only)*	£500	£500
Optical injury*	£500	£500
Hospitalisation Benefit (1 night excess period and up to a maximum of 30 nights)	£25 per night	£25 per night

*These benefits cover only amounts which are not covered by the public health system of where the Insured Person is domiciled. Further, it only applies to the difference between any private health insurance rebate and the actual cost incurred by the Insured Person.

Funeral Expenses

If, as a direct result of Bodily Injury, a C³ Member suffers death, an amount not exceeding £500 will be paid to their estate upon receipt of verifiable accounts and/or receipts.

The maximum age under all sections of the Personal Accident master policy is 80.

LEGAL EXPENSES INSURANCE

(Applicable to Premium Members only)

Shotgun or Firearm Certificate Appeal

Claim Limit: £250,000 in any one claim | £1,000,000 in any one period of insurance

Professional expenses in relation to an appeal or representation to a police licensing authority, court of other mandatory body following:

- Revocation of or refusal to vary your firearm certificate
- Partial revocation of your firearm certificate
- Revocation of your shotgun certificate
- Imposition of condition upon your firearm certificate and/or the refusal to vary conditions imposed on your firearm certificate
- Refusal to grant a certificate or to renew a certificate for an Air Weapon, where such certificate is a requirement

Criminal Prosecution Defence

Claim Limit: £250,000 in any one claim | £250,000 in any one period of insurance

Professional expenses to represent the Insured after a criminal investigation has commenced against them in relation to:

- The possession of a firearm or shotgun without a certificate where the Insured argues that a certificate is not required, due to the status of the weapon
- The Insured's breach of exemptions contained in Firearms Legislation
- The possession of an air weapon, shotgun or firearm, in circumstances alleged to be contrary to exemptions in Firearms Legislation.

Excess: £500 each and every claim

To be eligible for cover under the C³ Legal Expenses policy, Premium Members must have a valid Shotgun or Firearm Certificate, or Scottish Air Weapon Certificate. They must not have been convicted of, or have any pending criminal charges relating to, violence; offences against the person; drugs or alcohol; or any driving offences resulting in a disqualification. They must not have been refused the grant or renewal of a Shotgun or Firearm certificate within the last 2 years and must not be aware of any existing claims or circumstances that may give rise to a claim under the policy.

WHO UNDERWRITES C³ INSURANCES?

All Insured benefits are underwritten by carefully selected specialist and leading UK Insurers in the Lloyds and London market, all of whom are fully UK Authorised and FCA regulated.

HOW TO MAKE A CLAIM

If an event giving rise to, or which could give rise to, a claim under this membership occurs please, as soon as practically possible, contact Country Cover Club either by email at info@ccc3.co.uk or by telephone on 0800 0832 478 / 01933 313 967 quoting your name, address, contact details and your C³ Membership Number.

Things you must do

You must comply with the following Conditions, if you fail to do so the Insurer may not provide indemnification or pay your claim, or any payment could be reduced. It is your responsibility to prove any loss and therefore, the Insurer may ask you to provide any relevant information, documents and assistance to help them deal with your claim. You must:

- a) Inform Country Cover Club as soon as reasonably practicable of any occurrence, or circumstance which may give rise to a claim under this membership and the C³ Master Insurance policies, providing full details of what has happened;
- b) Inform Country Cover Club as soon as reasonably practicable of the notice of any impending prosecution or inquest which may give rise to a claim under this membership and the C³ Master Insurance policies;
- c) Forward to Country Cover Club as soon as possible, but no later than fourteen (14) days, if a claim for liability is made against you, any letter, claim, summons or other legal document and any related correspondence received, unanswered;
- d) Comply with any reasonable request made by Country Cover Club or the Insurer for information in relation to any claim;
- e) Do not admit liability or offer or promise or agree to settle any claim without Country Cover Club or Insurer's written permission.

The information presented in this document is provided for general information and guidance only. Full terms and conditions for all insurance benefits may be found in the Master Policy Wording documents available to download from the C³ website.

C³ works closely with our underwriters to constantly improve the Benefits we offer to members and, as such, the Insured Activities list is regularly updated. For a full and up to date Insured Activities list, please refer to the C³ website.

C³ offers its members a wide range of benefits, of which insurance is one, for the full selection of benefits available to members please visit the C³ website.

C³ reserves the right to add, amend or remove Membership benefits at any time, without prior notice or consultation.

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