

## Claims

**In the event of a claim please contact Romero Insurance Limited as soon as possible on +44 (0)113 281 8110, by email [cpsa@romeroinsurance.co.uk](mailto:cpsa@romeroinsurance.co.uk) or post to Romero House, 8 Airport West, Lancaster Way, Yeadon Leeds LS19 7ZA.**

When making a claim please have the following information available:

1. CPSA Membership number
2. Date of incident
3. Location where incident took place
4. Details of any third parties involved
5. Details of any witnesses
6. Full details of the event that gave rise to the claim
7. Details of any medical practitioner consulted

## Important information

- Cover is applicable for the length of your membership
- This summary should not be taken as a substitute for the full policy document. Full details of the policy terms conditions and exclusions are available upon request from Romero Sports & Leisure
- It is essential that you (or a representative of your club or ground where you shoot) report every incident that may give rise to a possible claim to the CPSA's insurance broker, Romero Sports & Leisure. In addition, an accident report record book should be maintained keeping accurate records of the date and time of any incident that occurs, along with details of any relevant circumstances and the full name and address of any parties involved including witnesses
- Any letter, claim, writ, summons or process in connection with an incident (involving a member) must be forwarded immediately without reply to Romero Sports & Leisure
- It should be noted that it is a condition of the policy that under no circumstances should any offer or promise of payment be made by, or on behalf of, an insured person

## Additional Benefit for Full Members

### Legal expenses cover

In addition to the standard benefits above, Full Members (excluding colts) are also covered for Legal Costs reasonably incurred in:

### Defence Against Criminal Prosecution

Defence of your legal rights including defence, appeal or defence of appeal against judgement, conviction or sentence in respect of any act or omission leading to criminal proceedings being brought against you as a result of participating in CPSA endorsed activities subject to a limit of indemnity of £50,000 per Insured Incident.

### Protection of Shotgun Certificate

An appeal to the relevant statutory body or regulatory authority, Court or tribunal where the relevant Authority suspend, revoke, cancel, alter the terms of or refuse to renew Your Shotgun Certificate.

Cover is subject to a limit of indemnity of £50,000 per Insured Incident.

The Legal Expenses cover is Underwritten by: AmTrust Europe Limited, Market Square House, St. James's Street, Nottingham, NG1 6FG for the coverholder: Composite Legal Expenses Ltd, Suffolk House, Trade Street, Cardiff CF10 5DT under policy number PS/1549/CPSA010414. Am Trust Europe and Composite Legal are authorised and regulated by the Financial Conduct Authority

### Professional Indemnity for our coaches, instructors, safety officers and referees

The policy also provides Professional Indemnity Insurance up to £10,000,000 for coaches, instructors, safety officers and referees in respect of negligent advice or instruction given. This is not subject to any declaration of income or limit on earnings.



# The CPSA

## Insurance leaflet



 **ROMERO**  
SPORTS & LEISURE



## Overview

The CPSA have appointed Romero Sports & Leisure to arrange specialist insurances to ensure that its members are properly insured. The insurance automatically provides protection to all individual current members of the CPSA, qualified coaches and instructors, safety officers and referees, regional and county officials, committee members and volunteers.

### The insurance provides cover whilst members are participating in recognised and approved activities of the CPSA:

Clay Target Shooting, Game Shooting, Rough Shooting, Pest/Vermin Control, Wild Fowling, Rifle Shooting (including Stalking), Muzzle Loading (including Black Powder), Beating & Loading, Angling from Dry Land (including wading), Air Weapon Shooting (including FAC rated), Archery, Crossbow Shooting (inc FAC), the ownership, cleaning and maintenance of legally held firearms and ammunition.



## Personal liability

### Policy Number GB00042824LI14A

Provides cover for up to £10,000,000 any one occurrence in respect of accidental bodily injury to third parties and / or damage to third party property arising from the negligence of a member whilst carrying out one of the recognised and approved activities. Cover includes legal costs incurred, with the prior consent of the insurer, in defence of any actions brought against a member.

The policy provides cover to all members resident in the UK and:

- Members resident in Eire
- Overseas members whilst shooting in the UK
- CPSA members who are British Citizens covered wherever they reside

The policy is operative on a worldwide basis for UK, Channel Islands, Isle of Man & Eire domiciled members of the CPSA.

The policy automatically provides cover for CPSA qualified coaches and instructors, safety officers and referees. No declaration is needed

The insurers shown on the schedule are underwritten 100% by the XL Insurance, a brand-name of XL Insurance Company SE, an XL Group Company (registered in England number 2816304). XL Insurance Company SE is authorised and regulated by the Financial Conduct Authority. The address of the registered office of XL Insurance is XL House, 70 Gracechurch Street, London, EC3V 0XL, UK

### Principal Exclusions:

- 1) Loss of or damage to property belonging to you or for which you are responsible.
- 2) When you act in a manner that is contrary to:
  - a. the conditions under which you hold a firearm or shotgun certificate; or
  - b. the rules and regulations of the Clay Pigeon Shooting Association.
- 3) The ownership, possession or use by you of any mechanically propelled vehicle.
- 4) Any incident arising whilst you are involved in an illegal or criminal activity.

## Personal accident

Membership of the CPSA automatically provides personal accident insurance for ages up to 81 who suffer injury as the direct result of an accident occurring whilst they are participating in an insured activity anywhere in the world. The key policy benefits are as follows

Schedule of Benefits	Members aged up to 14 years	Members aged over 14 years
Death	£5,000	£10,000
Disability (Loss of Hearing, Loss of Limb(s), Loss of Sight and Loss of Speech)	£30,000	£15,000
Permanent Total Disablement	£15,000	£30,000
Permanent Partial Disablement	£15,000	£30,000
Quadriplegia	£15,000	£30,000
Paraplegia	£15,000	£30,000
Accidental Medical Expenses	£12,500	£25,000
Alternate Lifestyle Expenses	£12,500	£25,000
Alternate Skills Expenses	£0	£25,000
Dependents Benefit	£0	£5,000
Return Home Expenses	£0	£750
Return to Work Rehabilitation	£0	£15,000
Benefit	£15 per day max 60 days	£30 per day max 60 days
<b>Hospital Expenses</b>		
Coma Benefit	£15 per day max 60 days	£30 per day max 60 days
Funeral Expenses	£2,500	£5,000
Hospital Transportation costs	£1,000	£2,000
Dental and/or Optical Benefit	£500 per person any one accident max £250 in respect of spectacles (excludes sunglasses)	£250 per person any one accident max £250 in respect of spectacles (excludes sunglasses)

### Principal Exclusions:

- 1) Any claim caused by suicide, attempted suicide or any self-inflicted injury.
- 2) Bodily injury arising from any pre-existing defect, infirmity, medical condition or chronic or recurring ailment of which you were aware or could reasonably be expected to have been aware.
- 3) Bodily injury sustained while under the influence of or due wholly or partly or directly or indirectly to the taking of alcohol or drugs, other than drugs taken as directed and prescribed by a qualified registered medical practitioner