

Countryside Alliance Membership Insurance

FREQUENTLY ASKED QUESTIONS FOR COUNTRYSIDE ALLIANCE MEMBERS

This document has been produced by Howden UK Group Ltd, who arrange the membership insurance programme on behalf of the Countryside Alliance. Its purpose is to answer many of the questions Countryside Alliance members ask about the insurance provided under their membership.

The information below is designed to act as a guide only and should be read in conjunction with the Summaries of Cover and Policy Documents which can be found on the Countryside Alliance website. If this document does not answer your questions, please call Howden UK Group Ltd on the membership insurance helpline on +44 (0) 1234 311255.

Each Countryside Alliance member receives Liability Insurance and Personal Accident Insurance whilst taking part in a Countryside Alliance "Recognised Activity". These activities have been defined by the Countryside Alliance Board and are not open for negotiation. Any issues arising from this will need to be taken up with the Countryside Alliance directly.

It is important to note that cover will be provided only when the following criteria have been met:-

1. You are a current member of Countryside Alliance
2. The activity you are taking part in must be legal and must be a Recognised Activity as defined below.
3. The activity must not be one, which you rely upon as your principal source of income.
4. The incident took place whilst you were a member of the Countryside Alliance

With effect from the 1st January 2015, the structure of the insurance programme has been adjusted such that rather than there being a fixed annual period of cover from 1st January to 31st December for all members, the insurance cover provided is now aligned to the specific membership period of each member. So, if your Countryside Alliance membership runs from 1st June to 31st May, the insurance protection you receive now runs for this same period.

The overall insurance programme itself will still be reviewed annually at 1st January. Any changes agreed to the policy terms would then take effect from the date on which your membership next renews on or after 1st January. So, if your membership renews on 1st June and a change to the policy cover was made effective from 1st January 2018, that change in cover would not apply to you until 1st June 2018.

In addition, with regard to the Liability Insurance, all members must note that this insurance only operates where there is not another insurance policy in force covering the same liability. Where alternative insurance is in force covering your liability arising from an incident (such as home insurance, pet or equine insurance), you must submit your claim under that policy. If such alternative insurance has the same "Other Insurance" clause as this policy, you must notify Howden UK Group Ltd who will liaise with the other underwriter concerned so that agreement can be reached on how liability should be shared between the two policies.

On the following pages are a list of questions members of Countryside Alliance often ask. Please note the answers to these are brief so if you have a specific question that is not wholly answered below you will need to either refer to the Summaries of Cover or Policy Documentation available on the Countryside Alliance website or call the Howden UK Group Ltd Countryside Alliance helpline number +44 (0) 1234 311255 for further advice.

1. What are the Recognised Activities?

Note: The information below on Recognised Activities applies to both the Personal Accident cover and Liability cover.

Recognised Activities are defined as **taking part legally**, including officiating, assisting and spectating, in:

- Riding (excluding competitive riding events other than team chasing, hunter trials, showing and dressage and also excluding pony club and gymkhana activities undertaken by any member aged 19 or over)
- Horse drawn carriage driving
- Deer Stalking
- Exercising Hounds
- Hunting (including hunt followers)
- Team Chasing
- Hunter trials
- Lurcher work
- Archery
- Angling (including sea, coarse and game angling)
- Falconry
- Ferreting
- Terrier work
- Houndtrailing
- Field trials
- Vermin control
- Whippet racing
- Shooting including Sporting shooting, Clay Pigeon shooting, Rifle and target shooting (but no cover is provided for shooting of any kind undertaken in USA/Canada)
- Dog shows
- Conservation work
- Fund raising (other than specific excluded fundraising activities as detailed in the Summary of Cover & policy wording)
- Plus voluntary unpaid duties at shows and events
- Coursing.
- Including ancillary activities in connection with any of the Recognised Activities above including but not limited to the construction, preparation, completion and taking down of equipment and amenities used in connection with the Recognised Activity.

2. The definition of Recognised Activities extends to include ancillary activities in connection therewith. What is classed as an Ancillary Activity?

Ancillary activities will vary depending on the pursuit you are involved in. It is impossible to provide a definitive list, but the member would need to be able to demonstrate that the activity is directly in connection with a Recognised Activity. We have provided some examples of these below:

Clay Pigeon Shooting

- Setting up of shooting courses
- Setting up of Clay Traps, operating and filling them
- Instructor led tuition and training for non shooters and beginners
- Holding meetings with members or courses needed such as Safety Courses or Training

Falconry

- Husbandry of birds in care
- Keeping and training of dogs/ ferrets
- Management of habitat to promote suitable quarry
- Promotion of the sport at various country and game fairs

Deer Stalking

- Quad Biking to remove carcasses
- Counting Deer at night with the aid of a lamp
- Research for Landowners
- Blood tracking with dogs
- Erection of high seats and forest maintenance

Shooting

- Pen Construction
- Planting Game Crops
- Planting Hedgerows
- Construction of Hides & Shooting Platforms
- Gun Dog Training
- Safety Training
- Feeding birds

Horse Riding

- Grooming – preparation prior to horse riding – in stable, field or paddock.
- Leading to and from stable, field or paddock
- Tacking Up & untacking
- Cooling the horse down after riding before returning to the field, stable or paddock

Hunting

- Search for lost or missing hounds
- Building cross country fences
- Preparing a drag hunt course
- Clearing trails e.g. through woods
- Showing hounds
- Working with hounds in the kennels
- Fixing of fences or any other remedial work on land after a hunt

Fishing

- River & Riverbank clearing and maintenance
- Bait Digging

Questions relating to Liability Insurance

1. How do I claim?

For advice on claiming or to request a claim form, please contact the Countryside Alliance Claims Team at Howden UK Group Ltd on +44 (0)1234 311255 - please make sure that you have your membership number to hand. Or alternatively, you can download a claim form from the Countryside Alliance website: <http://www.countryside-alliance.org/ca/insurance/countryside-alliance-membership-insurance>.

The completed claim form and any related correspondence should be returned to the claims team at:

Countryside Alliance Claims Team
Howden UK Group Ltd
Woodlands
Manton Lane
Bedford
MK41 7LW

Fax: +44 (0)1234 408676

It is important that you do not admit liability to any third party if an incident occurs – contact Howden UK for advice in the first instance without delay. Refer any approach from a third party to his own insurer in the first instance or failing that, to Howden UK Group Ltd.

2. What limit of indemnity do I have for Public Liability Insurance? Are higher limits available?

Each member will receive a limit of £10,000,000/ Euro 12,000,000 any one occurrence. This is the maximum limit available under the Countryside Alliance Membership Insurance.

3. Does the policy cover my pets and horses?

The Countryside Alliance Membership Insurance does not provide any cover for injury to or death of the animal itself.

It is strongly recommended that members with pets or horses take out specific pet or equine insurance. Such a policy can be designed to cover a wide range of risks and almost without exception would include liability cover to protect the owner of the pet or horse should the animal cause injury to a third party or damage third party property at any time.

Where specific insurance has not been arranged the Countryside Alliance Membership Insurance provides liability insurance only whilst the member and his or her animal are participating in a Countryside Alliance Recognised Activity.

4. Will the Liability Insurance cover my occupation?

No. The Countryside Alliance Membership Insurance does not provide cover for any activity, even if the activity is a Countryside Alliance Recognised Activity, which you rely upon as your principal source of income. This does however mean that if you are assisting with a Recognised Activity and receiving payment for doing so (such as beating at a shoot) cover will be provided as long as the activity is not your principal source of income.

5. I sometimes sell the animals I shoot to third parties for personal consumption. Is any cover provided?

Cover will be provided if the product is sold to a local shop or an individual as long as such activity is not relied upon as your principal source of income.

6. If I am involved in an incident involving a motor vehicle, will this be covered?

The policy will exclude any liability claims arising in circumstances where a Certificate of Motor Insurance is required, but otherwise cover will apply if in connection with a Recognised Activity.

7. I sometimes take part in activities abroad, am I still covered?

Yes, world-wide cover is provided for a Member taking part in a Countryside Alliance Recognised Activity abroad. Members resident outside of the United Kingdom and Republic of Ireland are only covered whilst participating in a Recognised Activity in the UK and the Republic of Ireland. Please note that there is no cover for shooting activities of any kind undertaken in USA/Canada.

8. Am I covered whilst fishing in a boat?

If you are fishing in a boat, the owner of the boat should have separate insurance in force covering any damage to the boat and any liability arising from the boat itself. For instance, colliding with another boat and causing damage.

The Countryside Alliance Membership Insurance covers liability in connection with a watercraft whilst a member is undertaking a Recognised Activity as long as the watercraft does not exceed 20 metres in length and is used in inland waterways or upto twelve miles offshore.

9. I am involved in coaching others in a Countryside Alliance Recognised Activity. Am I covered?

Yes, coaching would be classed as participating in the Recognised Activity and so liability arising therefrom would be covered as long as the coaching activity is not relied upon by the member as their principal source of income.

10. Does the Insurance cover loss or damage to my shooting, fishing or other equipment?

No. Such equipment can be most appropriately insured under the All Risks section of a Home Contents Policy. For a competitive quotation at your next renewal call Howden UK Group Ltd on 01234 311255

11. If I am out shooting and someone else who is not a member of the Countryside Alliance injures me, where do I stand?

Dependent upon the nature of your injury, cover may be provided under the Personal Accident section of this insurance.

Otherwise you would need to seek legal advice as to whether you have a reasonable chance of pursuing a claim for your injuries against the individual concerned. If that individual has Home Contents Insurance, then that policy is likely to include personal liability insurance, and the Home Contents Insurer would have to defend their policyholder accordingly, if you pursued a claim.

Much safer to ensure that everyone you shoot with is encouraged to join the Countryside Alliance!

12. I have damaged a third party's car whilst out riding. Will I have to pay any excess if I am found liable?

No. The membership insurance policy is not subject to any excess.

13. If an individual member or group member is taking part in a Recognised Activity on farmland, where a third party is injured, and the injured party were to claim against the landowner instead of or as well as the Countryside Alliance member, whose insurance would the claim fall under?

If an injured party chooses to sue a landowner following an incident occurring on their land, caused by a member, it is likely that the landowners insurers would look to defend liability and re-direct the plaintiff's claim in the direction of the member's policy. The membership insurance policy includes an extension to indemnify a landowner or owner of sporting rights in connection with a Recognised Activity undertaken by a member.

14. How does Group Membership differ to that of an Individual Membership?

The Membership Insurance policy is intended to provide coverage for a Group for the broad range of activities typically undertaken by that Group (subject to policy terms conditions and exceptions). It is also recognised that in the vast majority of cases the Group will be an informal body of individuals with no legal status, therefore the extra breadth of cover provided to the Group "entity" automatically extends to the named individuals that make up that Group member including the officers of the Group.

Examples of typical extra activities covered by our Policy that a Group could be involved in beyond the specifics of simply carrying out a Recognised Activity are summarised as follows:

- Administration and officer/committee meetings
- Maintenance activities
- Conservation activities
- Ownership of property and/or land
- Fundraising activities – with specific exclusions as detailed in the Policy and Cover Summary
- Exhibiting, participating, demonstrating at country fairs and similar events
- Social events
- Competitions and events
- Coaching

15. Are guests covered whilst taking part in a Recognised Activity with me?

In respect of Group Members only, cover is provided for guests invited by the Group to participate in a Recognised Activity. Please keep a record of the members name and address and the date on which they undertook the activity.

16. I am in a Hunt Group, are we covered for hunting?

Cover is only provided for Hunt Groups based in Northern Ireland and the Republic of Ireland.

Questions relating to Personal Accident Insurance

1. I have sprained my ankle whilst shooting. Will I be able to claim under the Personal Accident section of the policy?

No, as this is classed as a “temporary” injury from which you should make a full recovery. The Personal Accident Insurance provides cover for accidental bodily injury which results in death, loss of limb, sight or hearing, other permanent disability, burns or facial scarring.

2. How much will I be paid?

Please refer to the Summary of Cover or Policy Wording on the Countryside Alliance website which will list the benefits payable or telephone 01234 311225 to speak to one of our experienced advisors. Unfortunately we are unable to offer members the opportunity to increase any of the standard benefits.

3. How do I claim?

For advice on claiming or to request a claim form, please contact the Countryside Alliance Claims Team at Howden UK on +44 (0)1234 311255 - please make sure that you have your membership number to hand. Or alternatively, you can download a claim form from the Countryside Alliance website: <http://www.countryside-alliance.org/ca/insurance/countryside-alliance-membership-insurance>.

The completed claim form and any related correspondence should be returned to the claims team at:

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Woodlands
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MK41 7LW

Fax: +44 (0)1234 408676

If your claim relates to permanent partial or total disablement, burns or facial scarring your insurers will need to contact your medical advisers so please ensure that the medical consent is completed.

4. I suffer from a disability but I am still able to take part in country pursuits. Am I still covered for Personal Accident Insurance?

As long as you have a doctor’s note, stating you are fit to take part, then yes you will still be covered. You will of course be expected to take sensible precautions when taking part in the activity. The policy will exclude any pre-existing condition.

5. I am 76. Can I still make a claim under this policy?

Unlike many Personal Accident policies, Countryside Alliance has ensured members will be covered under this section until the membership renewal which falls after their 80th birthday.