



Underwriters Limited



Combined Shoot Insurance Policy Summary

The Financial Services Authority is the independent watchdog that regulates financial services. It requires us to give you this document. Use the information to decide if our services are right for you.

The following is a summary of the main features of our Combined Shoot insurance policy. It does not contain all the terms and conditions of the contract. Full details of these are contained in the policy document which will be issued.

Insurers

This insurance is underwritten by Certain Underwriters at Lloyds. You will be provided with details of the participating syndicates, upon request. Managing agents of Lloyd's syndicates are authorised and regulated by the UK Financial Services Authority.

Compensation

Lloyd's insurers are covered by the Financial Services Authority's Compensation Scheme. You may be entitled to compensation from the Scheme if a Lloyd's insurer is unable to meet its obligations to you under this contract. If you were entitled to compensation under the Scheme, the level and extent of the compensation would depend on the nature of this contract. Further Information about the Scheme is available from the Financial Services Compensation Scheme (7th floor Lloyd's Chambers, Portoken Street, London E1 8BN) and on their website: www.fscs.org.uk

The product

Combined Shoot Insurance Policy

Cover (subject to underwriters' acceptance criteria)

The shoot liability policy provides cover for various types of shooting, fishing and conservation activities.

The main covers provided are

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| 1 | Employers' liability | Limit of indemnity up to £10 million inclusive of costs |
| 2 | Public liability | Choice of limits of indemnity £1, £2 or £5 million |
| 3 | Property damage | Specified perils with optional covers |
| 4 | Personal accident | Injury to an insured person during the course of employment |
| 5 | Abandonment | Loss of fees and reasonable costs and expenses up to the sum insured |

Restrictions & exclusions

Employers' liability (Section A)	The limit of indemnity in respect of cover for terrorism and asbestos is restricted to £5 million inclusive of costs.
Public liability (Section B)	Pollution liability only provided in respect of sudden and identifiable incidents which takes place in its entirety at a specific place and time during the period of insurance.
Property damage (Section C)	£250 excess applies in respect of loss or damage caused by malicious damage, impact by any vehicle or animal belonging to you or in your control, storm, tempest and theft.
Personal accident (Section D)	Death or bodily injury whilst employee taking part in certain activities and resulting from certain diseases is excluded. Benefits for all insured persons travelling in the same aircraft shall not exceed £250,000 in the aggregate.
Abandonment (Section E)	Decision to cancel a shoot must not be made before 11 am. A shoot will be deemed to have occurred upon the first gun being fired.

Other features

Employers' liability (Section A)	Unsatisfied court judgements Compensation for court attendance
Public liability (Section B)	Compensation for court attendance Member to member liability cover Products liability cover in respect of weed killers and pesticides for pest controllers
Personal accident (Section D)	Weekly benefits up to 52 weeks is included for temporary total disablement
Abandonment (Section E)	Maximum exposure of £10,000 Cover should be incepted 7 days before the shoot takes place.

Duration of Contract

Policies are normally issued for a period of 12 months.

**Cancellation**

You may cancel the insurance, without giving reason, by sending us written notice and returning the insurance documents within 14 days of it starting or (if later) within 14 days of you receiving the insurance documents. We will make a charge equal to the period of cover you have had, but this charge will be subject to a minimum amount of £25 + Insurance Premium Tax (IPT).

Thereafter

Underwriters can cancel the insurance by giving you seven days notice by registered letter to your last known address - any return premium due to you will be a pro rata basis providing no claims have occurred in the current period of insurance.

You can also cancel this insurance at any time by writing to your insurance broker – any return premium due to you will depend on how long the insurance has been in force and whether you have made a claim.

Law Applicable

English law and the exclusive jurisdiction of the English courts will apply to the contract unless otherwise agreed.

Complaints

In the first instance, you should contact your insurance broker. This policy is administered, on behalf of your insurance broker, if any, by BIB Underwriters Limited, Unit 2A, Enterprise House, Valley Street, Darlington, County Durham, DL1 1GY. Tel: 01325 254400. Fax: 01325 254424. Your insurance broker, if any, should then contact BIB Underwriters Limited who will, in turn, refer any complaint to the leading Underwriter, where appropriate. A full copy of BIB Underwriters complaint procedure is available upon request.

BIB Underwriters Limited are dedicated to providing you with a high quality service and we want to ensure that we maintain this at all times. If you feel that we have not offered you a first class service please write and tell us and we will do our best to resolve the problem.

In the event that you remain dissatisfied, and wish to make a complaint, you can do so at any time by referring the matter to the Complaints department at Lloyd's without prejudice to your rights in law.. Their address is:

Complaints department, Lloyd's, One Lime Street, London, EC3M 7HA.

Tel: 0207 327 5693 Fax: 0207 3275225 E-mail: Complaints@Lloyds.com

Complaints that cannot be resolved by the Complaints department may be referred to the Financial Ombudsman Service. Further details will be provided at the appropriate stage of the complaints process.

Claims service

In the first instance, you should contact your insurance broker who will provide a claim form for completion and advise you how to proceed. If you are unable to contact your insurance broker please contact BIB Underwriters Limited at Claims Team, BIB Underwriters Limited, Unit 2A, Enterprise House, Valley Street, Darlington, County Durham, DL1 1GY. Tel: 01325 254400 Fax: 01325 253967.

Your duties

Your duties include:-

- i. complying with all statutory or local authority laws obligations or requirements. Taking reasonable steps to prevent loss, damage or an accident.
- ii. taking reasonable care in the selection and supervision of employees.
- iii. notifying your insurance broker of any claim or possible claim under this insurance within 30 days.
- iv. providing underwriters with any information they may reasonably require including proof of ownership or value and, in respect of liability, any letter, writ, summons or other legal document you may receive.
- v. not admitting liability or offering or agreeing to settle any claim without underwriters' written permission.
- vi. not acting in a fraudulent manner. For example, by making a claim under this insurance knowing it to be fraudulently exaggerated in any respect.
- vii. informing the police: a) as soon as possible following malicious acts, violent disorder, riots, theft, attempted theft or lost property and b) within 24 hours of discovery in respect of loss of money.
- viii. observe and fulfil the terms, conditions and exceptions of this policy as noted in the policy wording and schedule of insurance.

If you fail to comply with any of the above duties this insurance may become invalid.

This policy is designed to cover you for unfortunate events that are unforeseen and occur despite your best endeavours to prevent and minimise loss or damage. Although we aim not to apply onerous terms and conditions, you should refer to the full policy wording or ask your insurance advisor for full details of the cover provided. We pride ourselves on our levels of customer service and our willingness to be flexible and sensitive to every individual policyholder's requirements. As a consequence, if any of the limits of cover or exclusions are not appropriate for your individual circumstances we are willing to try and accommodate you in every way possible.

Visit our website at:

www.bibu.co.uk