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POLICY SCHEDULE
COMBINED LIABILITY

- Lycetts Insurance Brokers
- Scottish Gamekeepers Association

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POLICY SCHEDULE

The details of the insurances in this Policy Schedule are intended as a concise overview for a quick and simple reference only. It contains only the main limits, sums insured and excesses but others will apply and be detailed in the Policy Document. Reference should be made to Your Statement of Fact and Policy Document for the full extent of the insurance cover provided and full policy terms and conditions.

Please take care to review all documentation to ensure that the information provided accurately reflects Your circumstances and that the cover provided suits your requirements. You should pay particular attention to any terms Conditions limits and Exclusions including Endorsements which may require You to take action.

Identity of Insurers: Royal & Sun Alliance Plc. AIG Europe Limited & Covea Insurance Plc.

How to make a claim

Please notify the Scottish Gamekeepers Association

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LIABILITY SECTION

The Schedule shows Your cover details and any applied Endorsements and should be read in conjunction with:

Statement of Fact

Policy Document V002.CombLiabPW.Lycetts.12.08.2016

Broker:	**Lycetts Insurance Brokers**
Insured:	**Scottish Gamekeepers Association**
Correspondence Address:	**Unit E5 Inveralmond Business Centre** **6 Auld Bond Road** **Perth**
Postcode:	**PH1 3FX**
Policy Number:	**OXY265/16**
Period of Insurance:	**From: 28/11/2016**
	To: 27/11/2017
Renewal Date:	**28/11/2017**
Business:	**Promotion, Improvement and Protection of Gamekeeping in Scotland. Provision of training courses relevant to those involved in the Gamekeeping profession. Publication of Gamekeeping Magazines, CD's etc.**
Reason for Issue:	

Sections	Section Insured
Employers Liability	Yes*
Public Liability	Yes
Products Liability	Yes

*Applicable to employees of the Scottish Gamekeepers Association only

Subsection	Limit of Indemnity
Employers' Liability	£10,000,000*
Public Liability	£10,000,000
Products Liability	£10,000,000
Where "Not Operative" is inserted above the Subsection is inoperative and We will not be under any liability therefore	

*Applicable to employees of the Scottish Gamekeepers Association only

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LIABILITY – SECTION ENDORSEMENTS

Applicable Excess		
Public & Products Liability	£250	Third Party Property Damage Excess

Employers Liability Cover: *The Scottish Gamekeepers Association (SGA) are covered against Legal Liability to pay Damages and Claimants' Costs and Expenses in respect of Death, Injury Illness or Disease (including Mental Injury Anguish or Shock) sustained by any Employee of the Insured and arising out of and in the course of such Employment and caused during the Period of Insurance.*

Public Liability Cover: *The Scottish Gamekeepers Association (SGA) are covered by a Public Liability Limit of Indemnity of £10,000,000 any one occurrence whilst taking part lawfully in any recognised recreational Gamekeeping and/or Stalking activity endorsed by SGA for* ***recreational purposes only****, including Member to Member liability and if not covered by any other insurance.*

The Territorial Limits are The United Kingdom of Great Britain and Northern Ireland, The Channel Islands and The Isle of Man.

Enhanced Public Liability Cover: *It is hereby noted and agreed with effect from policy inception 28 November 2016 that cover is extended for those Non-Professional stalkers, ghillies, and gamekeepers whom are members of the Scottish Gamekeeper's Association whom have paid the appropriate premium and whose names are held by the Scottish Gamekeepers' Association for the Enhanced Public Liability Cover to include the deriving of a gain of not greater than £5,000 per annum from such recreational activities in a non-professional capacity; and if not covered by any other insurance.*

Recognised Field Sports Activities: *It is hereby noted that the cover provided by this policy in respect of Registered Members of the SGA includes but is not limited to the following recreational activities as endorsed by the SGA:*

- *Rough Shooting*
- *Walked up shooting*
- *Driven shooting*
- *Wildfowling*
- *Deer Stalking*
- *Vermin & pest control*
- *Clay pigeon shooting including competitions*
- *Fishing including ghillying.*
- *Field trials*
- *Target shooting including competitions*
- *Hawk & Falconry*
- *Gun dog handling including competitive gun dog trials/tests*
- *Horse activities but excluding Hunting, Racing and any other competitive equine event;*

And any such similar Gamekeeping and Country Sports activities;

Any of the above whilst on holiday ***for which each member has been approved by Underwriters;***

Any social or fundraising event organised by or on behalf of the SGA ***for which the SGA has given approval****.*

It is a Condition Precedent to the liability of the Insurer that the Scottish Gamekeepers Association keep an accurate record of no less than the names, addresses and membership number of those members whom have paid the premium for the Enhanced Liability cover; and the total number of those names are declared to underwriters in accordance with the terms and conditions of the policy.

Territorial Limits: *United Kingdom*

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Effective Date: 28/11/2016
Policy Number: OXY265/16

STANDARD PUBLIC LIABILITY INSURANCE COVER FOR MEMBERS OF THE SCOTTISH GAMEKEEPERS ASSOCIATION

Members of the Scottish Gamekeepers Association (SGA) are covered by a Public Liability Limit of Indemnity of £10,000,000 any one occurrence whilst taking part lawfully in any recognised Gamekeeping and/or Country Sports activity endorsed by the SGA***** for **recreational purposes only**, including member to member liability and if not covered by any other insurance.

The Territorial Limits under the policy are The United Kingdom of Great Britain and Northern Ireland, The Channel Islands and The Isle of Man.

Cover is provided proportionately by the following: Royal & Sun Alliance Insurance Ltd, AIG Europe Ltd, Covea Insurance plc through Lycett, Browne-Swinburne and Douglass Ltd; Policy number OXY265/16; Policy period 28 November 2016 to 27 November 2017.

***** Activities endorsed by the SGA:

Rough Shooting
Walked Up Shooting
Driven Shooting
Wildfowling
Deer Stalking
Vermin and Pest Control
Clay Pigeon Shooting including competitions
Fishing including ghillying
Field Trials
Target Shooting including competitions
Hawk / Falconry
Gun dog handling including competitive gun dog trials / tests
Horse activities but excluding Hunting, Racing and any other competitive equine event;

And any such similar Gamekeeping and Country Sports activities;

Any of the above whilst on holiday **for which each member has been approved by underwriters**;

Any social or fundraising event organised by or on behalf of the SGA **for which the SGA has given approval**.

The policy has a £250 excess for each and every loss in respect of Third Party Property Damage. This cost will be borne by the member. Full policy details are available upon request from the Scottish Gamekeepers' Association head office.

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NON-PROFESSIONAL MEMBERS'
ENHANCED PUBLIC LIABILITY INSURANCE COVER FOR
MEMBERS OF THE SCOTTISH GAMEKEEPERS ASSOCIATION

Members of the Scottish Gamekeepers Association (SGA) are covered by a Public Liability Limit of Indemnity of £10,000,000 any one occurrence whilst taking part lawfully in any recognised Gamekeeping and/or Country Sports activity endorsed by the SGA***** including member to member liability; and including Non-Professional stalkers, ghillies, and gamekeepers whose names are held by the Scottish Gamekeepers' Association and have paid the appropriate premium whom derive an income of not greater than £5,000 per annum from such activities; and if not covered by any other insurance.

The Territorial Limits under the policy are The United Kingdom of Great Britain and Northern Ireland, The Channel Islands and The Isle of Man.

Cover is provided proportionately by the following: Royal & Sun Alliance Insurance Ltd, AIG Europe Ltd, Covea Insurance plc through Lycett, Browne-Swinburne and Douglass Ltd; Policy number OXY265/16; Policy period 28 November 2016 to 27 November 2017.

***** Activities endorsed by the SGA:

Rough Shooting
Walked Up Shooting
Driven Shooting
Wildfowling
Deer Stalking
Vermin and Pest Control
Clay Pigeon Shooting including competitions
Fishing including ghillying
Field Trials
Target Shooting including competitions
Hawk / Falconry
Gun dog handling including competitive gun dog trials / tests
Horse activities but excluding Hunting, Racing and any other competitive equine event;

And any such similar Gamekeeping and Country Sports activities;

Any of the above whilst on holiday **for which each member has been approved by underwriters**;

Any social or fundraising event organised by or on behalf of the SGA **for which the SGA has given approval**.

The policy has a £250 excess for each and every loss in respect of Third Party Property Damage. This cost will be borne by the member. Full policy details are available upon request from the Scottish Gamekeepers' Association head office.

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Effective Date: 28/11/2016
Policy Number: OXY265/16

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