

SGA Insurance

The SGA Membership Subscription includes public liability insurance for up to £10 million whilst taking part in any listed gamekeeping or shooting activity for leisure purposes.

It gives you peace of mind that you are insured, if not already covered (eg household that you hold. We find that this certainty is all that most of our members require but if you do want more (eg cover for your dogs or for shooting abroad) our brokers, [Lycetts](#) will be pleased to quote attractive SGA members rates.

Our general **SGA members insurance** is provided through a policy issued by International Insurance Company of Hanover through [Lycett Browne-Swinburne and Douglas](#). SGA members are covered up to £10 million public liability whilst taking part lawfully in any recognised gamekeeping, fieldsports activity endorsed by the SGA for leisure purposes only and if not covered by any other insurance.

The territorial Limits under this policy are the United Kingdom of Great Britain and Northern Ireland, The Channel Islands and the isle of Man.

The activities endorsed by the SGA are

Rough Shooting: walked up shooting: driven Shooting: wildfowling: stalking: vermin and pest control: clay pigeon shooting: fishing: field trials and target shooting.

The policy has a £250 excess for each and every loss in respect of Third Party Property Damage.

The cost will be borne by the claimant.

Frequently Asked Questions about SGA Insurance

Who provides the cover?

The international Insurance Company of Hanover Limited through Lycett, Browne-Swinburne and Douglas Ltd.

Who is covered and for how much?

Members covered include full-time, part-time, and amateur gamekeepers, retired members, individual members, supporters, student members, syndicates, juniors, overseas members, corporate members.

Is there any excess which I would have to pay in the event of me making a claim?

Yes. 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 claimant.

What activities are covered?

Rough, walked up and driven shooting, wildfowling, stalking, vermin and pest control, clay pigeon shooting, fishing, field trials and target shooting 'for leisure purposes only'

The date on the letter does not match the expiry date of my membership – Am I still covered?

The expiry date for your insurance cover is that of your membership, the date stated in the insurance letter is the date that the Scottish Gamekeepers Association is required to renew the umbrella policy. An up to date letter can be issued to you on your request.

Is my dog covered for public liability whilst out working with me?

Yes; but only if your dog is out working with you whilst you are conducting any of the above named field sports activities for leisure purposes only and it causes injury to a third party or damages third party property. However, this does not cover any injury to the dog or veterinary fees incurred as the result of the claim.

Am I covered for shooting abroad?

No. The territorial Limits of the cover are The United Kingdom of Great Britain, Northern Ireland. The Channel Islands and the Isle of Man. On referral to Lycetts however, cover can be extended on request from individual members making short field sports trips overseas.

If I am injured or my property is damaged will I be covered?

No. personal injury and damage to personal property is not covered. The insurance provides Public Liability cover only- in other words if you were to injure somebody else or damage someone else's property.

Am I covered if I am at work and employed by someone or self-employed.

Not by this policy. The public Liability Insurance cover provided by this policy is purely for field sports activities for leisure purposes only. If you are being employed by someone whether paid or voluntarily, they are legally required to provide Employers Liability insurance to cover you in the event of you sustaining an injury at work. If you are a self-employed keeper, stalker or ghillie it is advisable for you to have your own independent standalone insurance cover for both Public and Employers Liability. This is available at a pre-discounted premium for SGA members through Lycetts

If I receive payment in kind am I still covered?

Members can choose an optional extra uplift in the Public Liability cover if they are nonprofessional stalkers, ghillies, and Game keepers who may receive a reward, whether gift or monetary, of up to a maximum of £5000 a year in return for part-time keeping, deer management, and pest & vermin control activities.

This uplift in cover does cost more than the leisure-only cover provided with the standard membership, so the cost to include the part-time cover is £50 per year

How do I stand if I have other Public Liability cover, I e. through another shooting organisation or home insurance?

The International Company of Hanover Limited state in their confirmation of Insurance cover that you are only insured "if not covered by any other insurance"

Does the SGA provide insurance for Syndicates and clubs?

Members of a club or syndicate are welcome to join the SGA. Each particular member would be covered by the Public liability insurance cover whether out shooting with the syndicate or club or elsewhere. However the insurance covers only the individual and would not cover guests or beaters or any liability incurred by the syndicate or club itself. The insurance required to cover these additional liabilities is available to SGA members at a pre-discounted rate through Lycetts.



The above questions and answers are for general information purposes only based on the most frequently asked questions and are only intended to provide background information on how the policy works. It is not a summary of the policy wording and does not constitute the provision of any advice.

If you would like specific information with regard to Public liability insurance cover which comes with individual SGA membership or are interested in any additional cover or covers outlined above, please telephone Carol or Mo at the SGA office on 01738 587515, who will be happy to let you have the contact details for Lycetts.

Lycetts is a trading name of Lycett, Browne-Swinburne & Douglas Ltd (Reg No 706042 ENGLAND) which is authorised and regulated by the Financial Services Authority (FSA No. 310623)

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