

SAGL – Insurance Arrangements

Background notes

SAGL obtains insurance by way of its affiliation to the NSRA. In other words, it does not contract directly with an insurance broker or underwriter. The NSRA is a company limited by guarantee and is a registered charity.

Overall process

The process for arranging insurance is as follows:

- SAGL pays an affiliation fee to the NSRA and supplies a list of members. This fee is paid around November each year and covers the forthcoming calendar year. The affiliation fee is a fixed rate per Category. SAGL falls within Category B – local leagues. The rate for 2015 is £190.
- NSRA contracts with an insurance broker – Perkins Slade Ltd. – to advise on requirements and seek prices from the underwriting market.
- The broker arranges an insurance contract between the NSRA and an insurance underwriter – Hiscox Insurance Ltd. This contract covers all organisations affiliated to the NSRA and is not restricted to SAGL.

Extent of insurance coverage

The details of coverage for 2015 and sources of information (listed at the end of this note) are as follows:

- Public liability indemnification for members - limit of cover £10 million. This covers accidents or damage caused by insured members resulting from airgun target shooting conducted under NSRA rules and regulations (sources A and C);
- Insurance of SAGL assets (e.g. targets) up to a value of £2,500 are included in the affiliation fee (source A);
- Insurance of SAGL trophies against loss by damage or theft. SAGL pays an additional premium of £165 to benefit from an insured level of £8,000 (source A);
- Professional indemnity - limit of cover £10 million. This covers any loss arising from advice given by a member instructing another (source A);
- Directors and Officers - limit of cover £10 million. This protects committee members and officers from claims arising from their actions in managing the SAGL (source A);
- Abuse - limit of cover £7.5 million. This protects committee members and officers against any claims from safeguarding or abuse issues, providing that the NSRA policy on this matter is adopted and followed (source A).
- Telephone helpline available to provide verbal legal advice (source A).

Who is insured?

- All individual members included on the annual list sent to NSRA for the following calendar year (source - re-affiliation return to NSRA);
- Individuals who join the SAGL after 1 January until they are included on the next annual list. The NSRA does not require separate notification of these individuals until the next list and no additional premium is payable (source B);
- Visitors and guests provided they sign an “attendance book” (source B);
- League members participating in Official Events and Competitions (e.g. inter-league matches), Guest Days and Open Days (source A).

Sources of information:

Source A – Perkins Slade description leaflet “NSRA Insurance and Protection Scheme for Affiliated Clubs/Organisations 2015”.

Source B – NSRA re-affiliation for 2015 letter to Club Secretaries (dated October 2013).

Source C – NSRA Certificate of Club and Association Insurance.