



Company: AXA Insurance UK plc

AXA Insurance UK plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority with registered number 202312. Registered address 20 Gracechurch Street, London, EC3V 0BG


Product: BIB Shoot Combined Insurance










The information provided in this Insurance Product Information Document is a summary of key information about your policy that you should read. The summary does NOT contain the full terms, conditions, excesses and exclusions. These are detailed in the policy wording, a copy of which is available on request.



What is this type of insurance?


This insurance policy is designed for various types of shooting, fishing and hawking/falconry. It provides cover options for Public and Products Liability, Personal Accident (Shoot Members) and Shoot Abandonment. It also provides the options of Employers' Liability, Property Damage, Personal Accident (Employees and/or Shoot Members) for commercial customers only.


	What is insured?	Covered limit
Section A – Employers' Liability (optional)		
✓	Protection against your legal liability arising from injury to any employee in the course of their employment	£10,000,000
Section B – Public & Products Liability		
✓	Protection against your legal liability arising from: <ul style="list-style-type: none"> accidental injury to members of the public, or accidental damage to their property accidental injury or accidental damage to property resulting from products made or supplied by you 	Your chosen limit of liability
Extensions to Sections A and B		
✓	Compensation for court attendance	£250 per day for you
✓	Prosecution defence costs and representation (Health & Safety and Corporate Manslaughter legislation, Consumer Protection Act and Food Safety Act) in respect of an offence, breach or incident which is covered under Sections A or B	£1,000,000 inclusive of up to £100,000 for prosecution costs awarded against you
Section D – Personal Accident (optional)		
✓	Benefits payable for accidental death or disablement following an accident for Shoot members	Your chosen benefits
Section E – Abandonment (optional)		
✓	Single or multiple shoots cover for extreme weather	Up to £15,000 per day


	What is not insured?
Section A – Employers' Liability	
✗	Liability for which compulsory motor insurance or security is required under the Road Traffic Act or any other Compulsory Road Traffic Legislation.
Section B – Public & Products Liability	
✗	Contractual liability
✗	Liability arising from food and drink except food and drink, supplied primarily for the use of your employees or for entertainment purposes
✗	Participation in insured activity by anyone: <ul style="list-style-type: none"> under 10 years old under 15 years old unless accompanied and supervised by a licensed person 21 years old or older
✗	Country fairs and game fairs unless notified to and accepted by us for each event
✗	Tuition, instruction, safety briefing unless notified to and accepted by us for each event
✗	Sale and/or supply of fertilisers and/or animal feed
✗	Ownership or use of any craft or vehicle
✗	Work offshore; punitive, exemplary or aggravated damages, fines or penalties, war and radioactivity
✗	Excess £250 each loss: Damage to property
Section C – Property Damage	
✗	Protection against loss of or damage to specified property
Section D – Personal Accident	
✗	Death or disablement of employees
✗	Flying other than as a fare paying passenger in a fully licensed passenger carrying aircraft
✗	Suicide. Being under the influence of drugs or alcohol
✗	Pregnancy, childbirth, miscarriage or abortion venereal infection, HIV and AIDS
✗	Military service; racing; winter sports; professional sports; mountaineering, potholing; parachuting; swimming/diving requiring the use of underwater breathing apparatus
Section E – Abandonment	
✗	Excess £100 or 10% each loss, whichever is greater
✗	Wages and non-refundable fees paid to the landowner or tenant


	Are there any restrictions on cover?	
	Endorsements may apply to your policy. These will be shown in your policy documents.	Section E – Abandonment
	The policy contains conditions that relate to timescales for notification and/ or reporting which must be adhered to. These will be shown in your policy wording.	 Maximum sum insured: £15,000 per day
Section B – Public & Products Liability		 Necessary cancellation or abandonment of a shoot because of extreme weather (based on the Beaufort Scale for high winds and the Met Office weather warnings shown in the policy)
	Pollution except arising from a sudden, identifiable, unintended and unexpected incident	 Cover must be bought at least 14 days in advance
		 Cancellation or abandonment must not be made before 11 am on the day of the shoot
		 First gun fired deems the shoot to have taken place on that day

	Where am I covered?
	This insurance applies to England, Wales, Scotland, Northern Ireland, Isle of Man and the Channel Islands.

	What are my obligations?
	<p>You must notify your broker as soon as is reasonably practicable:</p> <ul style="list-style-type: none"> • if you become aware that information you have given us is inaccurate; • of any changes in circumstances which may increase the possibility of loss, damage or legal liability, before or during the period of insurance; <p>It is your responsibility to ensure that the amount of insurance cover you buy represents the full value of the property insured. You must inform the police as soon as reasonably possible following any loss or damage callused by malicious acts, violent disorder, riots, civil commotion, theft, attempted theft or loss of property.</p> <p>You must notify your broker as soon as is reasonably practicable:</p> <ul style="list-style-type: none"> • if you need to make a claim; • of any circumstances which may give rise to a claim against you; • provide any supporting information requested; <p>forward to your broker or the claims handler any letter, claim, writ, summons or other legal document you receive. You must not admit liability or offer or agree to settle any claim without the insurer's written permission.</p>

	When and how do I pay?
	For full details of when and how to pay, you should contact your broker.

	When does the cover start and end?
	This insurance is issued for a period of twelve months or a shorter period if requested by you, for example Section B for a single Shoot. Cover start and end dates will be shown on your schedule.

	How do I cancel the contract?
	<p>You can cancel this insurance at any time by contacting your broker, but if you have chosen to insure Section E only you may only cancel the policy up to 7 days before the date of the insured shoot.</p> <p>During the 14 day cooling off period, we will provide a full refund of the premium paid unless you have made a claim on this insurance.</p> <p>After the 14 day cooling off period, you will be entitled to a refund of any premium paid, subject to a deduction for any time for which you have been covered unless you have made a claim on this insurance.</p>