ripe a fresh approach to insurance

Shooting Insurance

Insurance Booklet

Underwritten by HISCOX

Contents

Thank you for choosing Ripe.

Ripe Insurance Services Ltd are permitted to deal as an agent for the insurer and are authorised and regulated by the Financial Conduct Authority. **We** have tried to make this document easy to read. However, we have still had to use some words that have a special meaning these are listed and explained in 'definitions'. From now on wherever a word with a definition is used it will be printed in **bold** type.

Important Features

NAME OF THE INSURER

This **Policy** is underwritten by Hiscox Underwriting Ltd (Registered in England and Wales number 02372789. Registered address: 22 Bishopsgate, London, EC2N 4BQ) on behalf of Hiscox Insurance Company Limited (Registered in England and Wales number 00070234. Registered address: 22 Bishopsgate, London, EC2N 4BQ). Hiscox Underwriting Ltd is authorised and regulated by the Financial Conduct Authority (registration number 308922). Hiscox Insurance Company Ltd is Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (registration number 113849) and the Prudential Regulation Authority.

You can check this information on The Financial Conduct Authority register by visiting the FCA's website www.fca.gov.uk/register or by contacting the Financial Conduct Authority on 0800 111 6768. Information relating to the Prudential Regulation Authority can be found at www.bankofengland.co.uk/pra

We must draw **Your** attention to a number of important features of this insurance:

- This document provides details of **Your Policy** and the terms and conditions that apply. The **Policy** is a legal contract between **You** and **Us**.
- The insurance booklet, **Insurance Schedule** and any Notice to Policyholder make one document and must be read together. Please keep them together
- The contract is based on the information **You** gave **Us** when **You** applied for the insurance
- **Your Policy** is in the following parts:

Insurance Booklet	Insurance Schedule
• What is covered and what isn't in conjunction with the **Insurance Schedule** • How to make a claim and how **We** will settle that claim • **Our** obligations to **You** • The terms and conditions **You** must comply with	• The sections of the **Policy** that apply to **You** and the dates from which cover is in force • The various limits and sums insured that apply to **Your** cover • Any special terms that apply to **Your Policy** including any **Endorsements** • **Your Policy** number
Statement of Fact	**Notice to Policyholders**
• The information **You** have provided, on which the **Policy** is based • Any declarations which **You** have agreed to	• Provides information about any changes to **Your** renewal terms and **Policy** cover

Our part of the contract is that **We** will provide the cover set out in this **Insurance Booklet**:

- for those sections which are shown on **Your Insurance Schedule**
- for the insurance period set out on the same **Insurance Schedule**.

Your part of the contract is:

- **You** must pay the Premium as shown on **Your** invoice/receipt for each insurance period
- **You** must comply with all the terms and conditions set out in this **Policy**.

If **You** do not meet **Your** part of the contract, **We** may turn down a claim, cancel **Your** insurance or increase the premium.

Claims

OUR CLAIMS DEPARTMENT

In the event You need to make a claim, Our claims service is provided by Davies Group who are Our nominated claims handlers.

HOW TO MAKE A CLAIM

If an event giving rise to a claim under this insurance occurs You shall:

Notify Davies Group as follows:

Give details of Your claim by either:

- **Telephone: +44 (0)333 400 7251**
- Post: Ripe Shooting Claims Department, Davies Group, PO BOX 2801, Hanley, Stoke on Trent, ST4 5DN
- Email: newclaim.ripe@davies-group.com
- Online: https://ripeshooting.davies-group.com

CLAIMS CONDITIONS

These are the claims conditions You will need to keep to as Your part of this contract. If You do not, a claim may be rejected or payment could be reduced or Your Policy might be invalid.

1. If an event giving rise to a claim under this insurance occurs You shall:
   i. take immediate action to minimise the loss, destruction, damage, injury, illness or disease
   ii. pass every letter, claim, writ, summons and process to Us immediately upon receipt.
2. We shall have sole control of all claims procedures and settlements.
3. We will be entitled, at Our cost, but in Your name, to:
   i. Take legal proceedings for Our own benefit in respect of the cost of the claim, damages or otherwise; or
   ii. Take over and conduct the defence or settlement of any claim
4. No admission, offer, promise, payment, or indemnity shall be made or given by You or on Your behalf without Our written consent.
5. If You or anyone acting on Your behalf does not comply with Our requirements or hinders or obstructs Us in carrying out any of the above mentioned acts then We will not make any payment in respect of such claim.
6. Salvage - Following a valid claim, We may, without incurring any further liability and without diminishing Your right to rely on any condition of this insurance, take and keep possession of any of the Shooting Equipment insured under Section 3 and to deal with salvage in a reasonable manner, but You may not abandon any property insured to Us.
7. We may at any time at Our sole discretion pay to You the maximum sum payable hereunder or any lesser sums for which any claim or claims can be settled. We shall not be under any further liability except for payment of costs and expenses which may have been incurred prior to such payment, provided that in the event of a claim or series of claims resulting in Your liability to pay a sum in excess of the sum insured or limit of indemnity. Our liability for such costs and expenses shall not exceed an amount being in the same proportion as Our payment to You bears to the total payment made by You or on Your behalf in settlement of the claim or claims.
8. If You are abroad at the time of an incident leading to a claim, We will not replace any Shooting Equipment until You return to the United Kingdom.
9. If an event giving rise to a claim under this insurance occurs You shall:
   a. ensure the Police are notified in respect of theft incidents as soon as reasonably practicable and certainly within 24 hours of discovery. A crime reference number must also be obtained
   b. provide Us with all proofs and information in relation to a claim that We may reasonably require together with (if required) a statutory declaration of the truth of the claim and any connected matters
   c. depending on the type of claim, You may be required to attend medical assessment(s) as often as We deem reasonably necessary, these will be carried out by a suitable health professional appointed by Us.

Important Information

INSURANCE BOOKLET

You should read this document carefully in conjunction with the Insurance Schedule. It gives details of what is and is not covered by the insurance and the conditions and exclusions of the cover.

CONDITIONS

Your Policy describes certain things which You are required to do to make sure that You are protected and that Your Policy cover operates fully. For example, You must:

- Tell Us about changes which could affect Your Policy
- Make sure that Your sums insured are high enough to cover the Shooting Equipment to be insured
- Take reasonable care of Your property

EXCLUSIONS

Exclusions will apply to each section and general exclusions will apply to the whole insurance.

STATEMENT OF DEMANDS AND NEEDS

This Policy meets the needs of an individual who requires insurance for:

- Theft and Accidental Damage to their Shooting Equipment
- Public Liability whilst on a Shoot or Shooting
- Personal Accident or dental treatment following an accident whilst on a Shoot or Shooting
- Replacement Shooting Equipment whilst awaiting the repair or replacement of Your Shooting Equipment following an approved claim
- Reimbursement of event fees following injury or illness which causes You to cancel Your attendance of a Shooting Event

REASONABLE CARE

It is Your responsibility to look after and regularly maintain Your Shooting Equipment. Your Policy is intended to cover You against unforeseen events like Accidental Damage or theft. It does not cover wear and tear or damage which happens gradually over a period of time.

YOUR DUTY TO PREVENT LOSS OR DAMAGE

You and any other person this insurance applies to must take all reasonable precautions to prevent accidents, theft or damage. You must keep property that is insured under Your Policy in good condition.

CONSUMER INSURANCE ACT 2012

You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act to take reasonable care to supply accurate and complete answers to all the questions in the declaration. You must tell Us of any changes to the answers You have given as soon as possible. If You fail to take reasonable care and You make a misrepresentation, We may invoke one of the following remedies under the Act:

- If We would not have provided cover, We may treat the Policy as if it never existed and refuse all claims:
- If We would have provided cover on different terms, We may apply those terms as if they had been in place since the Policy started.
- If We would have charged a higher premium, We may reduce the amount We pay for a claim proportionately.

If the misrepresentation was deliberate or reckless, We may treat the Policy as if it never existed, refuse all claims and retain the premium.

YOUR RIGHT TO CANCEL

If You are not happy with it and choose to cancel Your Policy within the first 14 days of the purchase or renewal of the Policy or the day on which You receive Your Policy documentation, whichever is the later, You will be entitled to a full refund of Your Policy insurance premium including any insurance premium tax.

You may cancel after the 14 days have expired. You will be entitled to a refund of the premium paid subject to a proportionate deduction for the time on cover.

Where a claim has occurred within the Period of Insurance no refund of premium will be paid. In addition, a cancellation charge will be made by Ripe as outlined in their Terms of Business, if You wish to cancel Your Policy please contact Ripe.

OUR RIGHT TO CANCEL

We may at any time cancel any insurance document by sending 14 days' notice to You at Your last known email and/or postal address setting out the reasons for cancellation. Provided the premium has been paid in full You shall be entitled to a proportionate rebate of premium in respect of the unused period showing on the Insurance Schedule, unless the reason for cancellation is fraud and/or We are legally entitled to keep the premium.

Where a claim or an incident which You are aware of and is likely to give rise to a claim has occurred within the Period of Insurance no refund of premium will be paid.

Valid reasons include but are not limited to:

- Non-payment of premium. If payment is not paid when due We will write to You requesting payment by a specific date. If We receive payment by the date set out in the letter We will take no further action. If We do not receive payment by this date We will cancel the insurance from the cancellation date shown on the letter.
- Where We reasonably suspect fraud
- Where You fail to co-operate with Us or provide Us with information or documentation We reasonably require, and this affects Our ability to process a claim or defend Our interests. See the 'Claims' section in this Policy booklet
- Where You have not taken reasonable care to provide complete and accurate answers to the questions We ask. See the 'Keeping Us Informed' section of this insurance booklet.

REINSTATEMENT OF THE SUM INSURED

In the event of loss, theft or damage to the property insured the sum insured will be automatically reinstated from the date of the damage unless You have written to Us or We have written to You, to the contrary. In accordance with the automatic reinstatement of the sum insured You will undertake to pay the necessary premium as We may require for such reinstatement from that date.

CUSTOMERS WITH DISABILITIES

This Policy and other associated documentation are also available in large print. If You require this please contact Ripe.

USE OF LANGUAGE

Unless otherwise agreed, the contractual terms and conditions and other information relating to this contract will be in English.

PLEASE READ THESE FEATURES, YOUR INSURANCE SCHEDULE AND THE WHOLE OF THIS DOCUMENT CAREFULLY.

If the insurance does not meet Your requirements please cancel it within 14 days from inception or receipt of documentation, whichever is the later. Please note that this insurance is only available to individuals who are non-professional shooters and a United Kingdom Resident.

Definitions

This part of the **Policy** sets out the words which have a special meaning. Each word is listed with the meaning explained below and is printed in Bold Type whenever it appears in the **Policy**, **Insurance Schedule** and endorsements.

Accident

An external, sudden, unexpected, unusual specific event occurring at a definable time and place.

Accidental Damage

Damage caused suddenly and unexpectedly by an outside force.

Artificial intelligence

Any machine learning, logical, statistical or other algorithm in **Computer or digital technology** that can:

1. perform tasks or generate outputs, including but not limited to, actions, content, decisions, predictions or recommendations; or
2. adapt or vary its operation proactively, or in response to inputs.

Bodily Injury

For section 5 – Personal Accident: Identifiable physical injury to **Your** body.

For all other Sections: Injury to the body caused by accidental, violent, visible and external means.

Civil commotion

Where 12 or more persons are present together, whether in a public or private place, with a common purpose (which may be inferred from conduct):

1. to use, or threaten to use, physical force to inflict personal injury on any person or to damage property; or
2. which causes a person of reasonable firmness, had such person been present at the scene, to fear for their safety. the purposes of this definition, no person of reasonable firmness need actually be, or be likely to be, present at the scene.

Computer or digital technology

Any **programs**, computer network, hardware, software, operational technology, internet-connected device, network-connected device, electronic device, information technology, communications system, including but not limited to any internet-of-things devices, email system, intranet, extranet, website or cloud computing services

Computer or digital technology error

Any negligent act, error or omission by anyone in the:

1. Creation, handling, entry, modification or maintenance of; or
2. On-going operation, maintenance (including but not limited to installation, upgrading or patching) or development of,

any **Computer or digital technology**.

Communicable disease

Any communicable, infectious or contagious disease, including any related variation, strain, virus, complex or syndrome.

Cyber attack

Any digital attack or interference, whether by a **Hacker** or otherwise, attempting or resulting in:

1. access to;
2. extraction of information from;
3. disruption of access to or the operation of; or
4. damage to:

any data or **Computer or digital technology**, including but not limited to any:

   a. programs designed to damage, disrupt, extract data from, or gain access to any data or **Computer or digital technology** including, but not limited to, malware, wipers, worms, trojans, rootkits, spyware, dishonest adware, crimeware, ransomware, crypto-jacking and other malicious software or viruses; or
   b. denial of service attack of distributed denial of service attack.

Excess

The first part or amount **You** will be responsible for paying in the event of a claim.

Hacker

Any **Artificial intelligence**, entity or person, including any employee of **Yours**, who gains or attempts to gain unauthorised access to or use of any:

1. **Computer or digital technology**; or
2. data held electronically by **You** or on **Your** behalf

Indemnity Value

The value of the article immediately prior to the theft or damage.

Insurance Schedule

Sets out the specific terms, values and endorsements applicable to the cover and should be read together with the **Policy**.

Period of Insurance

The period cover is effective as detailed in **Your Insurance Schedule**.

Personal Data

Any information about an individually identifiable natural person, including any information that identifies, relates to, describes, is reasonably capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular individual, including but not limited to any information protected by the Data Protection Act 2018, General Data Protection Regulation (EU) 2016/679, or any related, similar or successor legislation or regulation in any jurisdiction.

Policy

The insurance booklet (along with the **Insurance Schedule**) which forms part of the legal contract between **You** and **Us**.

Shoot or Shooting

Being physically engaged in shooting at a recognised **Shooting Venue**.

Shooting Equipment

Guns or other **Shooting Equipment** such as sights, binoculars, ammunition, clothing & accessories specifically designed and purchased for **Shooting** and extends to include baggage and trophies up to the limit defined in **Your Insurance Schedule**.

Shooting Event

A pre-arranged event, where the primary purpose of the event is to undertake **Shooting** activities, at which **Your** attendance had been pre-booked.

Shooting Venue

A venue where **You** have received permission from the land owner, tenant or person with sporting right in order to **Shoot** and stay within the boundaries of that area. No cover is provided if **You** fire beyond the land where **You** have permission unless the occupier of neighbouring land has also given **You** permission.

Social Engineering communication

Any request directed to **You** or someone on **Your** behalf by any **Artificial intelligence**, entity or person improperly seeking to obtain possession or the transfer to a third-party of virtual currency, money, securities, data or property to which such third-party is not entitled.

Solar weather

Solar flares, solar eruptions or bursts including plasma bubbles or ejections, magnetic field or magnetosphere fluctuations or disruptions.

Territorial Limits

Cover shall only apply within the territorial limits as defined in **Your Insurance Schedule**, however any claims under section 1 Public Liability must be brought against **You** within the **United Kingdom**.

Terrorism

An act, or the threat of an act, by any person or group of persons, whether acting alone or on behalf of or in connection with any organisation or government, that:

1. is committed for political, religious, ideological, racial or similar purposes; and
2. is intended to influence any government or an international governmental organisation or to put the public, or any section of the public, in fear; and
    a. involves violence against one or more persons; or
    b. involves damage to property; or

c. endangers life other than that of the person committing the action; or
d. creates a risk to health or safety of the public or a section of the public; or
e. is designed to interfere with or to disrupt an electronic system

Unattended Shooting Equipment

which is no longer being carried under **Your** close personal custody or control.

United Kingdom

Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.

United Kingdom Resident

Means resident in the U.K. for a minimum of 6 months in a 12-month period

We, Us and Our

Hiscox Insurance Company Limited

You and Your

The person named in the **Insurance Schedule** who is a **United Kingdom Resident**

Section 1 - Public Liability

Provides indemnity for third party **Bodily Injury** and third party property damage.

WHAT IS COVERED

Where this cover has been selected and is shown in **Your Insurance Schedule**, **We** will indemnify **You** up to the limit stated in the **Insurance Schedule** (which is inclusive of all costs and expenses) against legal liability for accidental:

1. **Bodily Injury** to any third parties
2. Damage to property belonging to others

   which arises during the **Period of Insurance** from **Your** use or ownership of **Shooting Equipment** at a **Shooting Venue** within the **Territorial Limits**

WHAT IS NOT COVERED

1. Liability to any of **Your** employees
2. Liability to a member of **Your** immediate family (spouse, children, parents, siblings and their families)
3. Any property belonging to **You** or in **Your** care, custody or control
4. Any wilful, malicious or unlawful act
5. Any liability arising from a contract or agreement unless **You** would have been liable in the absence of such contract or agreement
6. Punitive, exemplary or aggravated damages
7. Liability arising out of the ownership or use of land or buildings or animals
8. Liability directly or indirectly resulting from the pursuit of trade, business or profession
9. Liability arising out of the ownership, possession or use of vehicles, aircraft or watercraft
10. Any liability not involving the use or ownership of **Shooting Equipment**
11. Any liability or loss contributed to by, resulting from or in connection with any:
    a. **Cyber attack**;
    b .**Hacker**;
    c. Social engineering communication;
    d. **Computer or digital technology error**;
    e. any fear or threat of a. to d. above; or
    f. any action taken in controlling, preventing, suppressing, responding or in any way relating to a. to e. above.
12. Any liability or loss relating to the actual or alleged processing, acquisition, storage, destruction, erasure, loss, alteration, disclosure, use of or access to **Personal Data**.
13. a. Any pollution or contamination ; or
    b. **Bodily Injury** or property damage directly or indirectly caused by any pollution or contamination,

    unless the pollution or contamination is caused by a sudden, identifiable, unintended and unexpected incident which occurs in its entirety at a specific time and place during the **Period of Insurance**. **We** will not provide cover for any pollution or contamination occurring in the United States of America or Canada.

Section 2 - Third Party Property Damage

Provides indemnity for accidental third party property damage.

WHAT IS COVERED

Where this cover has been selected and is shown in **Your Insurance Schedule**, **We** will cover accidental damage to the property of others that You may cause during the **Period of Insurance** whilst **Shooting** at a **Shooting Venue** within the **Territorial Limits** up to the limit stated in the **Insurance Schedule** (which is inclusive of all costs and expenses).

WHAT IS NOT COVERED

1. Liability to any of **Your** employees
2. Liability to a member of **Your** immediate family (spouse, children, parents, siblings and their families)
3. Negligence or any legal liability
4. Any property belonging to **You** or in **Your** care, custody or control
5. Any wilful, malicious or unlawful act
6. Any claims arising out of the ownership or use of land or buildings or animals
7. Any claims directly or indirectly resulting from the pursuit of trade, business or profession
8. Any claims arising out of the ownership, possession or use of vehicles, aircraft or watercraft
9. Any liability arising from a contract or agreement unless **You** would have been liable in the absence of such contract or agreement
10. Any liability or loss contributed to by, resulting from or in connection with any:
    a. **Cyber attack**;
    b **Hacker**;
    c. **Social engineering communication**;
    d. **Computer or digital technology error**;
    e. any fear or threat of a. to d. above; or
    f. any action taken in controlling, preventing, suppressing, responding or in any way relating to a. to e. above
11. Any liability or loss relating to the actual or alleged processing, acquisition, storage, destruction, erasure, loss, alteration, disclosure, use of or access to **Personal Data**. Punitive, exemplary or aggravated damages

Section 3 - Shooting Equipment

Provides cover for theft, loss or Accidental Damage to Shooting Equipment.

WHAT IS COVERED

Where this cover has been selected and is shown in Your Insurance Schedule We agree to pay for repair or replacement or issue a voucher up to the limit stated in Your Insurance Schedule, of Shooting Equipment owned by You that has been stolen, lost or sustained Accidental Damage or malicious damage within the Territorial Limits during the Period of Insurance.

We will pay the cost of replacement as new for the lost, stolen or damaged article providing the article was not more than 3 years old at the date of the loss, theft or accident and provided it was purchased new at the time. Proof will be required which can be one of the following:

1. An original sales purchase or till receipt
2. An insurance valuation undertaken prior to any loss, theft or damage
3. A bank or credit card statement showing evidence of purchase.

Where proof cannot be provided or the article was more than 3 years old or was not purchased new at the time, then We will deal with the claim on an Indemnity Value basis or cost of repair whichever the lesser. Any replacement Shooting Equipment will be supplied from a preferred supplier approved by Us.

If the article is proven to be beyond economical repair, a claim will be dealt with as if the article had been a total loss.

In the event of a claim in respect of a pair or set of articles We shall only be liable in respect of the value of that part of the pair or set which is lost, stolen or damaged.

Single Article Limits: £12,000 applies to Shooting Equipment

WHAT IS NOT COVERED

1. The amount of the Excess
2. Any loss, theft or damage to Shooting Equipment which is hired, loaned or entrusted to You
3. Any loss, theft or damage to equipment in transit which has not been reported to the carrier and a written report obtained or where You were not travelling with the Shooting Equipment. In the case of an airline a Property Irregularity Report will be required
4. Theft of any Shooting Equipment left unattended unless the theft shows evidence of forcible and violent entry/exit to or from any premises, security controlled club house, changing room or any securely locked locker or other similar place of storage
5. Theft from Your home unless:
   i. Your Shooting Equipment is kept inside the home, garage, outbuilding or wooden shed and any security devices such as door locks are in operation
   ii. Theft from the home involves evidence of force and violent entry or exit
6. Loss or theft of any Shooting Equipment left Unattended in the open
7. Any theft from an unattended vehicle unless :
   i. the Shooting Equipment is kept out of sight in a locked boot or a covered luggage area, and
   ii. the vehicle is securely locked ; and
   iii. the theft is verified by a Police Report
8. Business samples, goods, tools of trade
9. Scratching denting or any cosmetic change which does not impair the function of the Shooting Equipment.
10. Unexplained loss or disappearance
11. Damage to any Shooting Equipment whilst in the process of being cleaned, serviced, repaired, maintained, restored, altered or treated by someone other than You
12. Accidental Damage to Your Shooting Equipment caused solely by pollution or contamination. This does not apply to damage caused by accidental discharge during the Period of Insurance of oil or water from any storage tank, appliance or connected pipework located at Your Home unless the accidental discharge results from mechanical breakdown. We will not pay for any clean-up or decontamination costs or expenses arising from pollution or contamination
13. Any claim for money, or any electronic, online or crypto currency, including but not limited to Bitcoin, even where such currency exists in physical form.
14. Any loss, cost or expense arising in respect of any item of Computer or digital technology which is directly caused by:
    a. a Cyber attack or fear or threat of a Cyber attack;
    b. a Hacker or fear or threat of a Hacker;
    c. a Computer or digital technology error;
    d. Social engineering communication;
    e. its digital connectivity to any other item of Computer or digital technology which has been directly affected by a Cyber attack, Hacker or Computer or digital technology error.

    We will however cover any other damage, loss, cost or expense insured under this section which is caused by the Cyber attack, Hacker or Computer or digital technology error.

Section 4 – Equipment Hire

Provides indemnity for hire of **Shooting Equipment** following a valid claim under section 3 (**Shooting Equipment**).

WHAT IS COVERED

Where this cover has been selected and is shown in **Your Insurance Schedule** and in the event of a valid claim to the **Shooting Equipment** Insured under Section 3 **We** will pay to **You** the cost of temporary hire of equipment up to the limit stated in the **Insurance Schedule** provided always that such equipment hired shall be of a comparable kind to and not substantially better than that stolen or damaged.

Provided that proof is supplied which can be one of the following:

1. An original sales purchase or till receipt
2. Bank or credit card statement showing evidence of hire.

WHAT IS NOT COVERED

1. Any claim where there is not a valid claim under section 3 **Shooting Equipment**.

Section 5 - Personal Accident

Provides cover for accidental death, loss of limbs, permanent loss of sight, partial loss of sight, and permanent total disability.

WHAT IS COVERED

Where this cover has been selected and is shown in **Your Insurance Schedule We** will if, at any time during the **Period of Insurance You** are involved in an **Accident** whilst **Shooting** within the **Territorial Limits**, **You** suffer a **Bodily Injury**, which occurs solely, directly and independently of any other cause within 180 days result in:

1. **Your** death
2. Loss of one or more of **Your** limbs by physical separation at or above the wrist or ankle
3. The total irrecoverable loss of sight of both eyes as measured by the Snellen scale
4. The total irrecoverable loss of sight of one eye or the partial irrecoverable loss of sight of one or both eyes as measured by the Snellen scale. Partial irrecoverable loss of sight shall be deemed to be the loss of 50% or more of vision of one eye for which no more than the limit defined in **Your Insurance Schedule** will be payable
5. The total loss of hearing in both ears. Total loss shall be defined as being ‘profound’ which shall be 90 dB HL or higher on a scale of decibels.
6. The partial loss of hearing in one ear or both ears, or the total loss in one ear. Partial loss shall be defined as being ‘moderate’ or worse which shall be 41 dB HL or higher on a scale of decibels. Total loss shall be defined as being ‘profound’ which shall be 90 dB HL or higher on a scale of decibels
7. Permanent total disablement that prevents **You** from engaging in any occupation.

We shall pay to **You** or **Your** heirs and executors the amount stated in the **Insurance Schedule** applicable to each item.

Note: For persons under 18 years of age the death benefit is limited to £1,000.

For persons aged 80 and over benefits 1 - 4 are limited to £5,000 and there is no cover under 5-7. **We** shall not pay for more than one lump sum benefit under this Section.

WHAT IS NOT COVERED

1. Any claim where at the time of taking out this insurance **You** were aware of any medical condition or set of circumstances that could reasonably be expected to give rise to a claim
2. Claims arising directly or indirectly from any activities other than **Shooting** activities
3. Claims arising directly or indirectly from any manual work in connection with a profession, business or trade, or flying
4. Any claim caused by sickness, disease, nervous shock or naturally occurring condition or degenerative process
5. Any pre-existing defect, infirmity, sickness or disease at the time of the **Accident**
6. Any claim arising from medical or surgical treatment (unless rendered necessary by accidental **Bodily Injury** which is covered by this insurance).
7. Any claim for **Bodily Injury** arising directly or indirectly from, or in connection with, or contributed to by, any:
   a. **Cyber attack**;
   b. **Hacker**;
   c. **Social Engineering communication**;
   d. **Computer or digital technology error**;

   or any fear or threat of, or any action taken in controlling, preventing, suppressing, responding or in any way relating to the above.
8. Claims arising directly or indirectly from any pollution or contamination, including noise, electromagnetic fields, radiation and radio waves unless caused by a sudden, unexpected, specific event occurring at an identifiable time and place. There is no cover if the total area affected by pollution is greater than ten miles across at its widest point

CONDITIONS

1. Payment of permanent disability benefit shall be made on certification by a medical referee that **You** are totally disabled from engaging in any gainful occupation for 12 months and at the end of that time **You** are beyond hope of improvement
2. **We** shall not pay for more than one lump sum benefit under this Section

Section 6 – Dental Treatment

Provides cover in respect of accidental dental injury.

WHAT IS COVERED

Where this cover has been selected and is shown in **Your Insurance Schedule We** will pay **You** the amount of dental, surgical, and specialist's fees, hospital, surgical and medical requisites, up to but not exceeding in all the sum insured shown in the **Insurance Schedule** in respect of any dental injury sustained by **You**, during the **Period of Insurance**, and caused by an **Accident** as a result of **Your** participation in a **Shooting** activity. Expenses shall only be those necessarily and reasonably incurred within 12 months of the date of dental injury.

WHAT IS NOT COVERED

1. The amount of the **Excess**
2. Claims arising directly or indirectly from any activities other than **Your** participation in a **Shooting** activity
3. Cosmetic or plastic surgery unless necessitated by a dental injury occurring whilst insured
4. Examinations, X-rays, extractions, fillings and general dental care except as a result of dental injury
5. Examination for check-up purposes not incidental to the dental injury
6. Any condition which originated prior to **You** becoming insured by this insurance
7. Damage to dentures, bridges or other forms of dental prosthetics unless caused by a dental injury
8. Normal wear and tear
9. Dental injury caused by foodstuffs including foreign bodies therein
10. Dental injury which is not apparent within 7 days of the date of **Accident**.
11. Any claim for **Bodily injury** arising directly or indirectly from, or in connection with, or contributed to by, any:
    a. **Cyber attack**;
    b. **Hacker**;
    c. **Social Engineering communication**;
    d. **Computer or digital technology error**;

    or any fear or threat of, or any action taken in controlling, preventing, suppressing, responding or in any way relating to the above.
12. Claims arising directly or indirectly from any pollution or contamination, including noise, electromagnetic fields, radiation and radio waves unless caused by a sudden, unexpected, specific event occurring at an identifiable time and place. There is no cover if the total area affected by pollution is greater than ten miles across at its widest point

Section 7 – Event Fee Reimbursement

Provides reimbursement of event fees

WHAT IS COVERED:

Where this cover has been selected and is shown in **Your Insurance Schedule** and where **You** have paid a fee for a recognised **Shooting Event** and **You** have to cancel **Your** attendance due to sickness or injury up to 14 days immediately prior to the **Shooting Event** start date and during the **Period of Insurance**, **We** will pay any portion of the fee that is unused and deemed to be irrecoverable from the **Shooting Event** organisers up to the amount specified in the **Insurance Schedule** in respect of any one claim or in the aggregate in any one **Period of Insurance**. This section shall only apply in the event of **You** being unable to **Shoot** and therefore unable to attend the **Shooting Event**.

WHAT IS NOT COVERED:

1. Any claims if prior to the **Period of Insurance** defined in **Your Insurance Schedule You** were aware of any medical condition or set of circumstances that could reasonably be expected to give rise to a claim
2. Any pre-existing defect, infirmity, sickness or disease at the time of entry into the **Shoot**
3. Any claim submitted without satisfactory written medical evidence
4. Any claim arising from medical or surgical treatment (unless rendered necessary by accidental **Bodily Injury** covered hereunder).
5. Any claim arising directly or indirectly from, or in connection with, or contributed to by, any:
    a. **Cyber attack**;
    b. **Hacker**;
    c. **Social Engineering communication**;
    d. **Computer or digital technology error**;

    or any fear or threat of, or any action taken in controlling, preventing, suppressing, responding or in any way relating to the above.
6. Claims arising directly or indirectly from any pollution or contamination, including noise, electromagnetic fields, radiation and radio waves unless caused by a sudden, unexpected, specific event occurring at an identifiable time and place. There is no cover if the total area affected by pollution is greater than ten miles across at its widest point

General Conditions

The following conditions apply to the whole of this Policy. Any other conditions are shown in the Sections to which they apply.

1. You must hold a current Shot Gun Certificate (Section 2, Firearms Act 1968) and/or Firearms Certificate (FAC) where it is required by law
2. You must comply with the safekeeping conditions as set out in the Firearms Rules 1998
3. You must exercise reasonable care to prevent Accident, injury, theft or damage and at all times act as if uninsured
4. You, or anyone acting on Your behalf, must take reasonable care to comply with the terms and conditions of this Policy. We may refuse to pay a claim because You have not complied with a term or condition where the failure:
   (a) is connected to the loss, damage or liability You are claiming for; and
   (b) has increased the likelihood or severity of that loss, damage or liability.
5. You shall reimburse to Us any expenses not covered by this insurance, which are incurred by Us on Your behalf
6. If You or anyone acting for You:
   a. Make a claim under the Policy knowing the claim to be false or fraudulently exaggerated in any respect; or
   b. Make a statement in support of a claim knowing the statement to be false in any respect, or submit a document in support of a claim knowing the document to be forged or false in any respect

   Then:

   We will not pay the claim

   We will not pay any other claims made under the Policy relating to events occurring after the date of a fraudulent act

   We may cancel the Policy from the date the fraudulent act took place

   We shall be entitled to recover from You the amount of any claim already paid under the Policy relating to events occurring after the fraudulent act was committed

   We will not provide any return of premium

   We may share information about Your behaviour with other organisations to prevent further dishonesty, exaggeration, or fraud

   We may inform the Police of the circumstances
7. If there is any other insurance covering the same claim, or which would have covered the claim but for the existence of this policy, We will not make any payment until the amount that would have been payable under such other insurance is exhausted. For all other claims We will not pay more than Our share of the claim, even if the other insurer refuses the claim

   Important note

   This condition will not have the effect of leaving You without cover for any claim and operates where there is any other insurance covering the same claim (or would have in the absence of this Policy) and determines how those insurance policies apply.
8. This Policy is exclusively governed by the laws of England and Wales and jurisdiction of the courts of England and Wales. Any disputes arising under this Policy may be brought before the courts of the United Kingdom.
9. Where You, including anyone within the meaning of You in any section of the Policy are entitled to cover under more than one section of the Policy in respect of the same claim or loss, or any part of a claim or loss, We shall only provide cover under one section of the Policy, being the section that provides the most advantageous cover to You or the party entitled to cover.
10. Where more than one insurer and/or Lloyd's syndicate is party to this Policy, the liability of an insurer or syndicate under this Policy is several and not joint with any other insurers or syndicates party to this Policy. An insurer is liable only for the proportion of liability it has underwritten. We will provide You, on request, with details of the insurers/syndicates who are party to this Policy and the proportions of liability they have underwritten.

General Exclusions

The following exclusions apply to the whole of this Policy. Any other exclusions are shown in the Sections to which they apply.

This Policy does not provide cover for any Accidental Damage, theft or any legal liability of whatsoever nature, directly or indirectly caused, contributed to, by or happening through or in the consequence of:

1. Anything which occurred before the Period of Insurance
2. Any act of fraud or dishonesty by You or anyone acting on Your behalf
3. War

   Any consequence whatsoever which is the direct or indirect result of any of the following, or anything connected with any of the following, whether or not such consequence has been contributed to by any other cause or event:

   war, invasion, act of foreign enemy, hostilities or a warlike operation or operations (whether war be declared or not), civil war, mutiny, rebellion, revolution, military rising, insurrection
4. Terrorism
5. Ionising radiation or contamination by radioactivity from any nuclear fuel, or from any nuclear waste from burning nuclear fuel
6. Radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof
7. Pressure waves from aircraft or other aerial devices travelling at supersonic speeds
8. Any claim:
   a. deliberately caused by; or
   b. arising from a criminal act caused by;

   You or any other person living with You.
9. Any claim resulting from Your:
   a. Suicide, attempted suicide, or deliberate self-inflicted injury
   b. Reckless and deliberate exposure to known danger (except in an attempt to save life),
   c. Consumption of drugs (other than drugs taken under medical supervision and not for treating alcohol addiction)
   d. Consumption of alcohol to an extent that You suffer mental or physical impairment, which is the principal cause of the claim, or results in You doing something uncharacteristically reckless or dangerous
10. Consequence of or in any way involving reckless disregard and/or wilful breach of duty of any kind
11. Any claims brought against You in any country or jurisdiction outside of the United Kingdom
12. Claims arising out of the discharge, dispersal, release or escape of smoke, vapours, soot, fumes, acids, alkalis, toxic chemicals, liquids or gases, waste materials or other irritants, contaminants or pollutants into or upon land, the atmosphere or any watercourse or body of water, but this exclusion does not apply if such discharge, dispersal, release or escape is caused by a sudden unexpected and unintended happening. It is further agreed that expenses for the prevention of any contamination or pollution shall also form part of this exclusion and shall not be recoverable under this insurance
13. Damage caused by decay, wear and tear, moth, vermin, atmospheric or climatic conditions, manufacturing fault, inherent defect, deterioration or mechanical derangement of any kind
14. Loss due to confiscation, detention by Customs or other authority.
15. Any claim arising out of the use or ownership of Shooting Equipment for trade or business purposes.
16. Civil commotion occurring outside of England, Scotland or Wales.
17. Any damage, injury, illness, loss, cost or expense directly or indirectly caused by, contributed to by, resulting from or in connection with:
    a. Communicable disease;
    b. fear or threat of Communicable disease; or
    c. any action taken in controlling, preventing, suppressing or in any way responding to a. or b. above.

    This exclusion does not apply to the Public Liability section of this Policy.
18. Anything which occurred before the Period of Insurance.
19. Solar weather including any fear or threat of, or any action taken in controlling, preventing, suppressing, responding or in any way relating to it,
20. Any loss caused or contributed to by, resulting from or in connection with the use, sale, promotion, manufacture, supply, distribution, delivery, transport, transfer, possession or prescription of any opioid, opioid product or product derived from or containing opium or opiates.
21. Any claims that would have been covered under another insurance if this Policy did not exist. However, We will pay the amount exceeding the cover available under that other insurance.

SANCTION LIMITATION AND EXCLUSION CLAUSE

We shall not provide cover nor shall they be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose the Underwriters to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

Complaints Procedure

OUR COMMITMENT TO CUSTOMER SERVICE

We are committed to going the extra mile for Our customers. If You believe that We have not delivered the service You expected, We want to hear from You so that We can try to put things right. We take all complaints seriously and following the steps below will help Us understand Your concerns and give You a fair response.

If You are unhappy with any element of the cover We provide or any aspect of Our service or have a cause for complaint, please contact:

Subject	Contact
A claim	Please contact Davies Group Customer Relations: • Post – Davies Managed Systems Limited, PO BOX 2801, Hanley, Stoke on Trent, ST4 5DN • Email – customer.care@davies-group.com • Phone – 01782 339128 Details of the Davies Group internal complaint-handling procedures are available on request.
All other matters	Please contact Ripe: • Email – complaints@ripeinsurance.co.uk • Post – Ripe Insurance, One Stockport Exchange, Railway Road, Stockport, United Kingdom, SK1 3SW • Phone – 0333 400 6864

COMPLAINTS PROCESS

We will:

- Acknowledge all complaints promptly
- Investigate quickly and thoroughly
- Keep You informed of progress
- Do everything possible to resolve Your complaint
- Use the information from Your complaint to proactively improve Our service in the future.

Once We have reviewed Your complaint We will issue Our final decision in writing within 8 weeks of the date We received Your complaint.

IF YOU ARE STILL NOT HAPPY

If You are still unhappy after Our review, or You have not received a written offer of resolution within 8 weeks of the date We received Your complaint, You may be eligible to refer Your case to the Financial Ombudsman Service (FOS). The FOS is an independent body that arbitrates on complaints. They can be contacted at:

- Post: Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London E14 9SR
- Telephone: 0800 0234567 (Calls from UK landlines and mobiles are free) or 0300 1239123 (for mobile users)
- Website: www.financial-ombudsman.org.uk

You have the right to refer Your complaint to the Financial Ombudsman, free of charge, but You must do so within six months from the date of the final response letter. If You do not refer Your complaint in time, the Ombudsman will not have Our permission to consider Your complaint and so will only be able to do so in very limited circumstances.

YOUR RIGHTS

Your rights as a customer to take legal action remain unaffected by the existence or use of any complaint procedures referred to above. However, the Financial Ombudsman Service will not adjudicate on any cases where litigation has commenced.

THANK YOU FOR YOUR FEEDBACK

We value Your feedback and at the heart of Our brand We remain dedicated to treating Our customers as individuals and giving them the best possible service at all times. If We have fallen short of this promise, We apologise and aim to do everything possible to put things right.

THE FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

We are covered by the FSCS. If We are unable to meet Our financial obligations You may be entitled to compensation from the scheme, depending on the type of insurance and the circumstances of the claim.

For this type of insurance 90% of Your claim is covered, without any upper limit. Further information about compensation scheme arrangements is available at www.fscs.org.uk

Using your personal information

Hiscox is a trading name of a number of Hiscox companies. The specific company acting as a data controller of Your personal information will be listed in the documentation We provide to You. If You are unsure You can also contact Us at any time by telephoning 01904 681198 or by emailing Us at dataprotectionofficer@hiscox.com.

We collect and process information about You in order to provide insurance policies and to process claims. Your information is also used for business purposes such as fraud prevention and detection and financial management. This may involve sharing Your information with, and obtaining information about You from, Our group companies and third parties such as brokers, loss adjusters, credit reference agencies, service providers, professional advisors, our regulators or fraud prevention agencies.

We may record telephone calls to help Us monitor and improve the service We provide. For further information on how Your information is used and Your rights in relation to Your information please see Our privacy policy at www.hiscox.co.uk/cookies-privacy a fresh approach to insurance

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