



KEY FACTS

## gunplan Cover Summary

This Insurance Booklet is operative for Insurances starting or renewing from 1st November 2014 and replaces any Insurance Booklet previously issued to you.

The policy documentation comprises the Insurance Schedule and Insurance Booklet. This section of the Insurance Booklet is a summary of the terms of the Insurance and does not contain the full terms of the policy which can be found in this Insurance Booklet.

### Name of the Underwriter

Certain Underwriters at Lloyd's.

### Type of Insurance and cover

This Insurance can provide cover for the following. Please refer to your Insurance Schedule for details of the cover applicable to you as the insured person:

- Section 1.** Personal Liability
- Section 2.** Third Party Property Damage
- Section 3.** Shooting Equipment
- Section 4.** Equipment Hire
- Section 5.** Personal Accident
- Section 6.** Dental Treatment
- Section 7.** Event Fee Reimbursement

For individuals who have purchased gunplan Insurance.

### Features and benefits

- Section 1. Provides indemnity for Third Party Bodily Injury and Third Party Property Damage up to the limit defined in your Insurance Schedule.
- Section 2. Provides indemnity for Accidental Third Party Property Damage up to the limit defined in your Insurance Schedule.
- Section 3. Provides cover for Loss or Damage to Shooting Equipment up to the limit defined in your Insurance Schedule.
- Section 4. Provides indemnity for Hire of property following Loss under Section 3 up to the limit defined in your Insurance Schedule.
- Section 5. Provides cover for Accidental Death, Loss of Limbs, Loss of or partial loss of Sight, Loss of or partial loss of Hearing and Permanent Total Disability up to the limit defined in your Insurance Schedule.
- Section 6. Provides cover in respect of Accidental Dental injury up to the limit defined in your Insurance Schedule.
- Section 7. Provides reimbursement of Event Fees up to the limit defined in you Insurance Schedule.

### Unusual exclusions or limitations

- a) Cover applies only whilst Shooting or participating in a recognised Shooting Event including travelling to and from any such Shooting venue. This is the operative time. The cover in respect of Section 3 Shooting Equipment, is extended to include any loss or damage outside of the Operative Time but within your Territorial Limits.
- b) Cover shall apply as defined under Territorial Limits in your Insurance Schedule, but only in respect of claims brought against you in the United Kingdom.

## keyfacts

- c) Cover is only available to individuals who are non-professional Shooters and resident in the United Kingdom.
- d) You must be aged 18 years or older. For those under the age of 18, rules under the Firearms Acts (Amendment) Regulations 2010 must be abided by.
- e) You must hold a current Shot Gun Certificate (Section 2, Firearms Act 1968) and/or Firearms Certificate (FAC) where it is required by law.
- f) Reduced benefits apply for persons over 80 under Section 5.
- g) Section 1 shall not cover bodily injury to your employees or members of your family.
- h) The Sum Insured in respect of Sections 1 and 2 shall be inclusive of defence costs.
- i) Section 3 shall not cover theft from vehicles unless the vehicle has been fully secured, the equipment is kept out of sight in a locked boot or covered luggage area and such theft shows evidence of forcible and violent entry to the vehicle.
- j) Section 3 shall not cover theft from any premises unless such theft shows evidence of forcible and violent entry to the premises.
- k) Section 3 shall not cover any damage or loss or theft of Property in transit which has not been reported to the Carrier and a written report obtained.
- l) Section 3 shall not cover theft when left unattended in the open other than in the course of shooting.
- m) Section 3 shall not cover wear and tear, manufacturing fault or inherent defect.
- n) Losses under Section 3 will be considered on an Indemnity Value basis unless ownership is substantiated, if the article was more than 3 years old or was not purchased new at the time, unless otherwise specifically agreed in writing by gunplan.
- o) A policy excess may apply. Please refer to your Insurance Schedule for details of the excess that applies to your Insurance.
- p) Any loss, malicious damage or theft of items insured under Section 3 must be reported to the Police within 24 hours of discovery and a crime reference number obtained.
- q) No admission, offer, promise, payment, or indemnity shall be made or given by you under Sections 1 and 2 without our consent.
- r) Sections 5 and 6 shall not cover any pre-existing defect, infirmity, sickness or disease at the time of an Accident.
- s) Any circumstances that may give rise to a claim under Sections 1 and 2 must be reported immediately.
- t) Time limitations when reporting an incident or submitting a claim may apply. These are stated in 'How to Make a Claim'.

### Period of Insurance

The period of insurance as stated in your Insurance Schedule.

### Your right to cancel

This is an insurance facility provided by gunplan. As such there is no option to cancel the Insurance should you decide that you do not require the cover, unless you notify gunplan in writing within 14 days of the

inception date of this Insurance. After this period there is no facility to cancel the Insurance should you decide that you do not require cover.

### **Making a claim**

Should you wish to make a claim under this insurance please contact:

#### **Shooting Insurance Claims Department,**

Woodgate & Clark Loss Adjusters,  
The Red House,  
King Street,  
West Malling,  
Kent  
ME19 6QT.

**Telephone (local rate): +44 (0)844 875 1562,**

**Fax: +44(0)844 875 1563**

**Email: [shootingclaims@woodgate-clark.co.uk](mailto:shootingclaims@woodgate-clark.co.uk)**

### **Our complaints procedure**

If you have a complaint, please address it to:

Customer Service Department,  
gunplan,  
The Royals,  
Altrincham Road,  
Manchester  
M22 4BJ

**Telephone +44 (0)8000 92 72 73**

**Email: [admin@gunplan.co.uk](mailto:admin@gunplan.co.uk).**

If your dissatisfaction concerns a claim please also refer it to us at gunplan. If your complaint is not resolved or you are not happy with our response and the course of action proposed, you may refer the matter to **Policyholders and Market Assistance at Lloyd's**, One Lime Street, London EC3M 7HA, **telephone +44 (0)20 7327 5693** or **email [complaints@lloyds.com](mailto:complaints@lloyds.com)**.

It may be that you have access to the Financial Ombudsman Service if you are still not satisfied with Lloyd's response to your complaint. For further information on your eligibility please visit:

**[www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)**

or contact us. All referrals to the Financial Ombudsman must take place within 6 months of the date of your last correspondence with gunplan in relation to the complaint.

To refer a complaint to the Financial Ombudsman Service then either **call +44 (0)845 080 1800** or visit

**[www.financial-ombudsman.org.uk/consumer/complaints.htm](http://www.financial-ombudsman.org.uk/consumer/complaints.htm)**

to download a complaints form.

### **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.

### **Compensation**

The Financial Services Compensation Scheme (FSCS) provides compensation in case any FCA authorised company goes out of business or into liquidation and are unable to meet any valid claim under

their policies. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. The first £2,000 of a claim is protected in full. Above this threshold, 90% of the remainder of the claim will be met. For compulsory classes of insurance, 100% of the claim will be met without any upper limit.

Further information about compensation scheme arrangements is available from the FSCS.

### **Statement of Demands and Needs**

This policy provides Shooting Insurance and is suitable to meet the needs of those persons requiring insurance for:

- Personal Liability
- Third Party Property Damage
- Shooting Equipment
- Equipment Hire
- Personal Accident
- Dental Treatment
- Event Fee Reimbursement

as detailed in this booklet and Insurance Schedule.

gunplan Insurance, is usually renewable on an annual basis.

JRW Group Services Ltd is Authorised and Regulated by the Financial Conduct Authority.





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