

Excess Public/Products Liability Insurance Policy Schedule

Policy Number	AVTHES44403
Insured:	The Secretary for the time being of the Shooters Rights Association
Address:	PO Box 3, Cardigan, Wales, United Kingdom
Postcode	SA43 1BN
Reason for Issue:	Renewal On Cover
Business:	Membership association - as per attached endorsement
Inception/Effective Date:	26 July 2021
Expiry Date:	25 July 2022

Primary Policy			
Insurer	Zurich Assurance Ltd	Policy Number:	PC114517
Cover			
Limit(s) of Liability/Layer(s)			
£8m	in Excess of		£2m

Policy Specified Endorsements

Please refer to the Policy for the complete wording of any Policy Specified Endorsement that is stated below as being applicable

PSE001 – Heat Work Away Precautions Condition	Not Applicable
PSE002 – Use of Heat Exclusion	Not Applicable
PSE003 – Breach of Professional Duty Exclusion	Not Applicable
PSE004 – Hazardous Premises Exclusion	Not Applicable
PSE005 – Hazardous Work Exclusion	Not Applicable
PSE006 – Demolition Work Exclusion	Not Applicable
PSE007 – Explosives Exclusion	Not Applicable
PSE008 – North America Exports Exclusion	Not Applicable
PSE009 – Aviation Products Exclusion	Not Applicable
PSE010 – Inefficacy Exclusion	Not Applicable
PSE011 – Products Liability Exclusion	Not Applicable
PSE012 – Total Pollution Exclusion	Not Applicable

Additional Endorsements

Please refer to the attached copies for the complete wording of any Additional Endorsement that is stated below as being applicable

S053 – Identity of Insurers

Applicable

FUSX001 – Subjectivity Endorsement

Applicable

S053 - IDENTITY OF INSURERS

The insurers for this Policy as referred to in Policy Definition 16) are as stated below

AVIVA Insurance Limited

Aviva Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority in the United Kingdom.

Risks situated within the UK are underwritten by Aviva Insurance Limited. Registered in Scotland, No. 2116. Registered Office: Pitheavlis, Perth PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority and our firms reference number is 202153.

Risks situated within the EEA are underwritten by Aviva Insurance Ireland Designated Activity Company.

Aviva Insurance Ireland Designated Activity Company is authorised by the Central Bank of Ireland and regulated for conduct of business in the United Kingdom by the Financial Conduct Authority. Registered Branch Office in England No. FC035511 Registered Branch Address: St Helen's, 1 Undershaft, London EC3P 3DQ.

General Terms

- * Unless specifically stated otherwise, cover is based on our standard Excess Public and Products Liability Policy wording [X001 (02/18)]
- * Subject to claims being in accordance with your presentation
- * Details of any Underlying Excess Policy(ies) are to be provided to the Underwriters, unless these have already been submitted
- * Identity of Insurers (AVIVA Insurance UK Limited)
- * Quotation is valid for 28 days only

Data Protection – Aviva Privacy Notice

Personal Information

We collect and use personal information about you so that we can provide you with a policy that suits your insurance needs. This notice explains the most important aspects of how we use your information but you can get more information about the terms we use and view our full privacy policy at www.aviva.co.uk/privacypolicy or request a copy by writing to us at Aviva, Freepost, Mailing Exclusion Team, Unit 5, Wanlip Road Ind Est, Syston, Leicester LE7 1PD.

The data controller responsible for this personal information is Aviva Insurance Limited as the insurer of the product. Additional controllers include Geo Underwriting Services Limited, who are responsible for the sale and distribution of the product, and any applicable insurers, reinsurers or brokers we use.

Personal information we collect and how we use it

We will use personal information collected from you and obtained from other sources:

- * to provide you with insurance: we need this to decide if we can offer insurance to you and if so on what terms and also to administer your policy, handle any claims and manage any renewal
- * to support legitimate interests that we have as a business. We need this to:
 - * manage arrangements we have with our insurers, reinsurers and brokers we use, and for the detection and prevention of fraud,
 - * help us better understand our customers and improve our customer engagement. This includes profiling and customer analytics which allows us to make certain predictions and assumptions about your interests, make correlations about our customers to improve our products and to suggest other products which may be relevant or of interest to customers,
 - * to meet any applicable legal or regulatory obligations: we need this to meet compliance requirements with our regulators (e.g. Financial Conduct Authority), to comply with law enforcement and to manage legal claims, and
 - * to carry out other activities that are in the public interest: for example we may need to use personal information to carry out anti-money laundering checks.

We may also use personal information about other people, for example family members you wish to insure on a policy. If you are providing information about another person we expect you to ensure that they know you are doing so. You might find it helpful to show them this privacy notice.

The personal information we collect and use will include name, address and date of birth, financial information and details of your business and property. If a claim is made we will also collect personal information about the claim from you and any relevant third parties. We may also need to ask for details relating to the health or any unspent offences or criminal convictions of you or somebody else covered under your policy. We recognise that information about health and offences or criminal convictions is particularly sensitive information. We'll ensure that we only use that information where we need to for our insurance purposes (including assessing the terms of your insurance contract, dealing with changes to your policy and/or dealing with claims).

There may be times when we need consent to use personal information for a specific reason. If this happens we will make this clear to you at the time. If you give us consent to using personal information, you are free to withdraw this at any time by contacting us – refer to the “Contacting us” details below. Please note that if consent to use this information is withdrawn we will not be able to continue to process the information you gave us for this/these purpose(s). This would not affect our use of the information where consent is not required.

Of course, you don't have to provide us with any personal information, but if you don't provide the information we need we may not be able to proceed with your application or any claim you make.

Some of the information we use as part of this application may be provided to us by a third party. This may include information already held about you and your business and property within the Aviva group, including details from previous quotes and claims, information we obtain from publicly available records, our trusted third parties and from industry databases, including fraud prevention agencies and databases.

Credit Reference Agency Searches

To ensure the Insurer has the necessary facts to assess your insurance risk, verify your identity, help prevent fraud and provide you with our best premium and payment options, the Insurer may need to obtain information relating to you at quotation, renewal and in certain circumstances where policy amendments are requested. The Insurer or their agents may undertake checks against publicly available information (such as electoral roll, county court judgments, bankruptcy orders or repossession(s)). Similar checks may be made when assessing claims.

The identity of our Credit Reference Agency and the ways in which they use and share personal information, are explained in more detail at www.transunion.co.uk/crain.

Automated decision making

We carry out automated decision making to decide whether we can provide insurance to you and on what terms, deal with claims or carry out fraud checks. In particular we use an automated underwriting engine to provide on-line quotes, using the information we have collected.

How we share your personal information with others

We may share your personal information:

- * with the Aviva group, our agents and third parties who provide services to us, and your intermediary and other insurers (either directly or via those acting for the insurer such as loss adjusters or investigators) to help us administer our products and services,
- * with regulatory bodies and law enforcement bodies, including the police, e.g. if we are required to do so to comply with a relevant legal or regulatory obligation,
- * with other organisations including insurers, public bodies and the police (either directly or using shared databases) for fraud prevention and detection purposes,
- * with reinsurers who provide reinsurance services to Aviva and for each other in respect of risks underwritten by Aviva, with insurers who cover Aviva under its group insurance policies and with our brokers who arrange and manage such reinsurance and insurance arrangements. They will use your data to decide whether to provide reinsurance and insurance cover, arrange and manage such cover, assess and deal with reinsurance and insurance claims under such cover and to meet legal obligations. They will keep your data for the period necessary for these purposes and may need to disclose it to other companies within their group, their agents and third party service providers, law enforcement and regulatory bodies.

Some of the organisations we share information with may be located outside of the European Economic Area ("EEA"). We'll always take steps to ensure that any transfer of information outside of Europe is carefully managed to protect your privacy rights. For more information on this please see our Privacy Policy or contact us.

How long we keep your personal information for

We maintain a retention policy to ensure we only keep personal information for as long as we reasonably need it for the purposes explained in this notice. We need to keep information for the period necessary to administer your insurance and deal with claims and queries on your policy. We may also need to keep information after our relationship with you has ended, for example to ensure we have an accurate record in the event of any complaints or challenges, carry out relevant fraud checks, or where we are required to do so for legal, regulatory or tax purposes.

Your rights

You have various rights in relation to your personal information, including the right to request access to your personal information, correct any mistakes on our records, erase or restrict records where they are no longer required, object to use of personal information based on legitimate business interests, ask not to be subject to automated decision making if the decision produces legal or other significant effects on you, and data portability. For more details in relation to your rights, including how to exercise them, please see our full privacy policy or contact us – refer to the "Contacting us" details below.

Contacting us

If you have any questions about how we use personal information, or if you want to exercise your rights stated above, please contact our Data Protection team by either emailing them at dataprt@aviva.com or writing to the Data Protection Officer, Level 5, Pitheavlis, Perth PH2 0NH.

If you have a complaint or concern about how we use your personal information, please contact us in the first instance and we will attempt to resolve the issue as soon as possible. You also have the right to lodge a complaint with the Information Commissioners Office at any time.

FUSXL001 – Subjectivity Endorsement (Policy)

The following additional terms and endorsement along with the Policy Conditions and **Conditions Precedent** impose certain obligations upon the Insured which if not complied with may invalidate this insurance or a claim

If the Insured are unable to comply with any terms and endorsement along with the Policy Conditions and **Conditions Precedent** they should contact Underwriters immediately through their insurance broker or adviser. Underwriters will then decide whether they might be prepared to agree to alteration of the Policy

All additional terms and endorsements along with the Policy Conditions and **Conditions Precedent** remain effective unless the Insured receive written confirmation of a variation from the Underwriters through their insurance broker or adviser

Underwriters state under this endorsement their requirements in accordance with the **Policy Condition 15)**
Subjectivity –

- a) A full copy of the **Primary Policy** wording schedule and any endorsements applicable are to be provided to the Underwriters within 60 days of cover inception.
- b) Details of any **Underlying Excess Policy(ies)** are to be provided to the Underwriters.

FUSXL002 – Full Business Description (Policy)

The full Business Description is noted as; Membership association - Promotional goods and the amateur usage of any firearms, shotguns, air weapon, bow or hand launched weapon/tool sporting implement for artificial target shooting including practical shotgun with adequate devices for pest/vermin control, appropriate firearms and ammunition for game, wild fowling and deer stalking - including Coup de Grace, the humane dispatch of animals on or near public highways at the request of the Police, RSPCA or National Trust and anywhere else at the request of the owner, the usage of any weapons appropriately modified as necessary for theatrical purposes, battle re-enactment, living history or airsoft skirmish.

The scheme extends to include prospective members trialling artificial target shooting and other such shooting as is specified in section 11 and 11A of the Firearms Act, archery and hand-launched device usage under the immediate supervision of a qualified member. Talks, lectures and demonstrations performed by members voluntarily or including a fee but excluding the loading or firing of weapons and the use of weapons by the public in a battle re-enactment, combat or fight scenario. Fishing, Angling including Sea Fishing from the Shoreline

