

**Lycetts**  
We know your world.

# Field sports advice guide



Proud to protect your countryside. Your estate. Your farm. Your rural business. Your country pursuits. Your passions.

## Field sports can be a risky business. Our guide will help you minimise the risk.

Lycetts has nearly 60 years' experience in rural pursuits insurance offering expert advice and cover tailored to suit your individual needs.

From specialist equipment to personal accident cover and shoot organisers liability cover, we'll ensure you can take part in your preferred field sport with greater peace of mind.

**A number of situations can arise during the course of these activities that put participants and organisers at risk, meaning appropriate insurance cover is an absolute necessity. From the accidental shooting of another participant or injuring someone with a fishing hook, you must ensure that you are properly protected.**

This may seem like stating the obvious but finding the right policy and ensuring adequate levels of cover are key, particularly in the wake of the recent ruling on the Ogden Rate.

This change, introduced by the Ministry of Justice in March, resulted in a hike to the lump-sum compensation figure insurers are expected to pay to claimants who have suffered life-changing injuries.

At the same time we continue to see high numbers of personal injury claims despite attempts to impose greater restrictions on 'no win, no fee' solicitors. We live in a litigious society where people have long been encouraged to pursue a claim in any scenario resulting in accident or injury.

**Follow our simple advice to make sure that should the worst happen, you are properly protected.**

## Personal liability remains the biggest concern in field sports

There are the obvious issues, such as the accidental shooting of another participant or bystander, or perhaps stray shot causing damage to another person's property. However, there is a wide array of

potential claims that may not immediately spring to mind, for example catching someone with a fishing hook when casting. It is important to ensure you are protected against such claims

## Check your home insurance and membership packages cover

In some cases you will actually be covered under your existing home insurance policy. Many policyholders are simply unaware of this, so it is important to check your policy in detail to see what exactly is covered and to what level of indemnity.

Members of rural pursuits organisations may also find they have cover as part of their membership package. For example, BASC provides all members with cover up to £10 million for legal liability and the Countryside Alliance provides a country pursuits policy that covers public and product liability, also up to £10 million. The British Horse Society provides public liability cover up to £20 million as part of its gold membership but it is important

to ensure these policies cover the specific activities you are involved in.

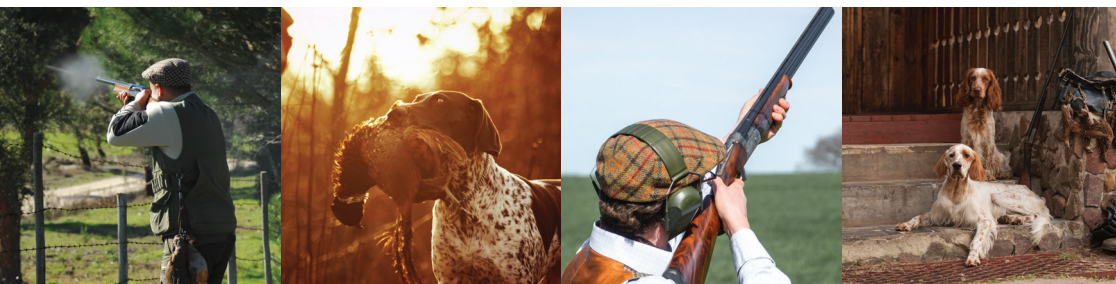
Shoot organisers face a bigger exposure than individual participants, so it is even more important they ensure they have the right level of public liability cover. They must also have Employers' Liability in place in case of any accidents involving staff and again this insurance may be included in existing membership packages. BASC and the Countryside Alliance both provide cover up to £10 million.

It is worth noting that beaters will be considered as employees by insurers, so they will also need to be covered by an Employers' Liability policy.

## Don't forget personal accident cover

Are you covered for loss of sight, hearing, limbs or any other debilitating injury while involved in field sports? Think ahead and make a judgement call on whether the

level of cover would be enough to cover medical bills or loss of earnings in a worst-case scenario.





## Is your equipment adequately covered?

Of course, it is also important to ensure all equipment used for field sports is adequately covered too. With the average shotgun now costing around £5000, the cost of replacement or repairs can be significant.

Stock breakage or damage to the barrel are typical issues but accidents can also result in serious breakages. In many cases, a gun may come with sentimental value having been in the family for many years, so proper repair is imperative.

Underinsurance is an issue here. When taking out your policy, make sure the sum

insured accurately reflects the gun's true market value, as the insurer will agree the settlement based on this.

Although household policies will often provide cover for replacement or repair of possessions, they may not include special provisions, such as alternative hire while a gun is being repaired and may have exclusions for issues such as barrel bursts under the accidental damage cover. Any policy will also need to sufficiently cover sights, binoculars, ear defenders and other accessories.

## Remember your pet insurance may not cover rural pursuits

For those using dogs to flush and fetch, it should not be assumed that existing pet insurance is adequate. First of all, you must inform your insurer that your pet is also a working dog and in some cases this may result in a withdrawal of cover.

Due to the fact gundogs are considered to be a higher risk than household pets, a specialist policy will usually be required to cover essentials such as veterinary fees in the case of illness or injury.

As with any policy, it is important to check whether the claim limits are sufficient. It may also be appropriate to ask whether the policy will cover pre-existing conditions, congenital or hereditary illness and ongoing conditions as your dog reaches old age.

## If in any doubt, get specialist advice

Clearly, there are a number of considerations when thinking about insurance for field sports. The starting point is to find out what cover is provided by existing home contents and pet policies and identify where there are gaps in this provision.

Seeking specialist advice can then help you to make a decision on the appropriate policies and levels of cover that suit your particular set of circumstances.

**If you would like a complimentary review of your insurance for taking part in field and rural sports, please get in touch with Lycetts.**

Phone: **0845 671 8999**

Email: **[info@lycetts.co.uk](mailto:info@lycetts.co.uk)**

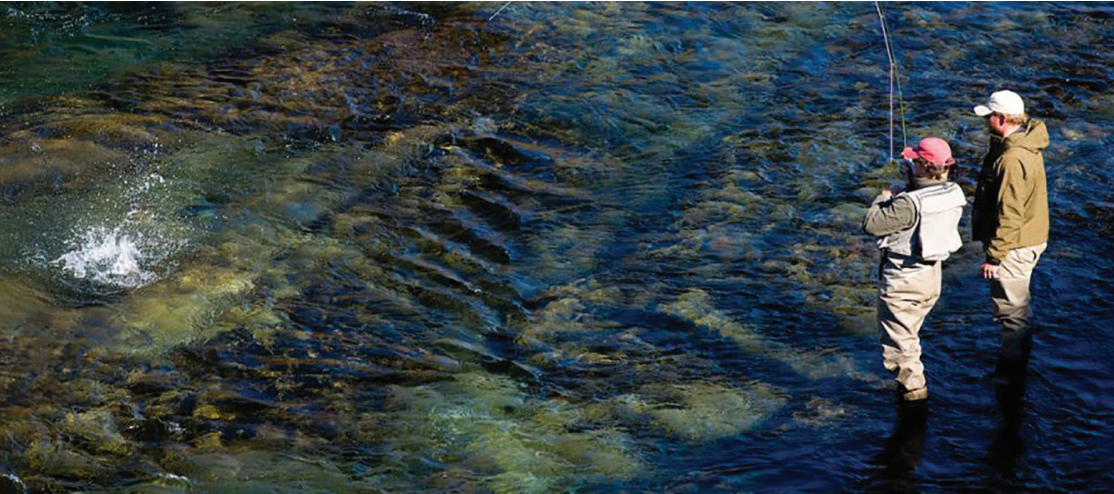
Website: **[www.lycetts.co.uk](http://www.lycetts.co.uk)**



## Summary checklist\*

- ☐ Check your home insurance and membership packages cover to see if you're already covered for public liability and for which activities
- ☐ Remember that your pet insurance may not cover the use of dogs for rural pursuits
- ☐ Check if your equipment is adequately covered - issues such as barrel bursts may not be covered under accidental damage cover
- ☐ Don't forget that your personal accident cover must be sufficient to cover medical bills or loss of earnings in a worst-case scenario
- ☐ Remember that personal liability needs to cover both the accidental injury of another participant or bystander and damage to another person's property.
- ☐ Beaters will be considered as employees by insurers, so they will need to be covered by an Employers' Liability policy
- ☐ Shoot organisers must ensure they have the right level of Public Liability cover. They must also have Employers' Liability in place in case of any accidents involving staff
- ☐ Don't forget to cover all your equipment - any policy you choose will also need to sufficiently cover sights, binoculars, ear defenders and other accessories

\*This is not an exhaustive list and is intended for guidance only.



# Lycetts

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Please contact us at your convenience to discuss your requirements:

Phone: **0845 671 8999**

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Website: **[www.lycetts.co.uk](http://www.lycetts.co.uk)**

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