



Scottish Association for Country Sports

SACS Insurance

What does it actually cover?

One of the most common reasons for joining SACS is in order to be certain of having proper insurance cover, in case something happens and you end up being sued. Most people don't read the small print, though, and as a result they *hope* they are covered for everything, but not really sure if they are covered for anything!

To ensure that our members are not in this helpless position, the following is a summary of the cover which is now in place for all members.

• Third-party Liability - £10 million - All recognised country sports, except competitive horse events.

This now includes, *but is not restricted to*, all types of shooting with any legal weapons, whether at live or artificial targets, indoors or outdoors; all types of fishing with rod and line; all types of falconry and hawking; all types of gundog work, including tests and trials; all types of lurcher and terrier work, including racing and showing at events; ferreting, archery; hunting, hacking and general personal horse use; the use of hounds, etc. for hunting.

The fishing cover includes fishing anywhere within GB Territorial Limits, so sea-fishing is also specifically covered, provided you are within this area.

Note that this cover applies when carrying out these activities as a sport – it does not cover commercial activities, or carrying out these activities for hire or reward. SACS has a 'Business Member' category, which covers even commercial activities which would otherwise be country sports, and anyone wishing to extend their cover in this way should be registered as a Business Member. To find out if you should have this additional cover, contact SACS HQ.

• Employers Liability

The cover includes employer's liability for casual beaters and pickers-up, and anyone who may be assisting you with your sport in some way. In law, anyone who is 'employed', which simply means receiving some kind of reward for what they are doing, is treated differently from an ordinary member of the public for insurance purposes. Your SACS insurance covers these 'employees' while they are acting on your behalf.

• Legal Fees Insurance- £100,000

One of the most common difficulties members encounter is when they apply to vary or renew their existing firearm or shotgun certificates. Your SACS insurance includes up to £100,000 for legal expenses to cover the cost of employing expert legal assistance in appealing against a refusal or other associated difficulties.

This legal insurance also covers your legal costs in defending yourself if you are charged with alleged offences relating to your sport – the most common of these are currently under the Wildlife and Countryside Acts, although there are others. The legal representatives we use are widely acknowledged to be among the best in the country.

SACS is the ONLY Association to provide this cover for all of our members

Finally, note that if you are resident in GB, the cover applies *anywhere in the world* while you are on holiday. If you are not a GB resident, the same cover as above will apply, but only while you are actually in the UK.

We at SACS think this is pretty comprehensive cover – if anyone can think of something relevant which is not covered by the wording above, please contact SACS HQ immediately, and we will have it added!