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## HUNT CLUB COVERAGE SUMMARY

### COVERAGE HIGHLIGHTS:

- Bodily Injury and Property Damage Liability coverage
- Personal Injury and Advertising Injury Liability coverage (Broad Coverage only)
- Products/Completed Operations coverage (Broad Coverage only)
- Host Liquor Liability coverage
- Hired and Non-owned Auto Liability coverage
- Medical Expense coverage—\$5,000 per person, coverage includes club members (Broad Coverage only)
- Executive officers and directors are insureds for their duties as such for Bodily Injury and Property Damage Liability
- Employees are insureds for their duties as such
- Club members are additional insureds
- Volunteer workers are insureds for liability while performing duties required for the club's activities
- Property Damage includes loss of use for damaged property
- State Associations may be added as additional insureds
- Co-sponsors may be added as additional insureds
- Landowners may be added as additional insureds
- Damage to Organizational Paraphernalia in the Care, Custody or Control of the named insured coverage (Broad Coverage only)
- Certified Firearms Instructors Professional Liability coverage (Broad Coverage only)
- Legally Possessed Firearm Self-defense coverage for named insured (Broad Coverage only)
- Defense is outside the limit
- Coverage territory includes the United States of America, its territories & possessions, Canada and Puerto Rico

### “INSURED CONTRACT” DEFINITIONS:

#### Limited Coverage:

- A contract for a lease of premises
- A sidetrack agreement



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- An easement or license agreement, except in connection with construction or demolition operations on or within 50 feet of a railroad
- An obligation, as required by ordinance, to indemnify a municipality, except in connection with work for a municipality
- An elevator maintenance agreement

**Broad Coverage:**

- A contract for lease of premises
- A sidetrack agreement
- An easement or license agreement, except in connection with construction or demolition operations on or within 50 feet of a railroad
- An obligation, as required by ordinance, to indemnify a municipality, except in connection with work for a municipality
- An elevator maintenance agreement
- That part of any contract or agreement entered into, as part of your business by you or any of your “employees” pertaining to the rental or lease of any “auto” (some restrictions apply)
- That part of any other contract or agreement pertaining to your business (including an indemnification of a municipality in connection with work performed for a municipality) under which you assume the tort liability of another party to pay for “bodily injury” or “property damage” to a third person or organization (some restrictions apply)

**Coverage Limits of Insurance:**

	<b>Limited</b>	<b>Broad</b>
General aggregate limit (other than products-completed operations)	\$2,000,000	\$2,000,000
Products-Completed Operations aggregate limit	Excluded	\$2,000,000
Personal and Advertising Injury limit	Excluded	\$2,000,000
Each occurrence limit	\$1,000,000	\$1,000,000
Damage to Premises Rented to You limit	\$300,000	\$300,000
Medical Expense limit	Excluded	\$5,000
Certified Firearms Instructors Professional Liability coverage	Excluded	\$100,000
Legally Possessed Firearm Self-defense coverage limit	Excluded	\$50,000
Damage to Organizational Paraphernalia Property liability	Excluded	\$5,000



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## **COVERAGE EXCLUSIONS:**

### **The following coverage and or terms are NOT included:**

- Pollution Liability coverage
- Employment Practices Liability coverage
- Professional Liability
- Criminal Acts whether intentional or unintentional
- Punitive Damages
- Any loss or liability arising out of any class action suit
- Any loss or liability arising out of any claim or “suit” brought by any named insured against any other named insured
- Any loss or liability arising out the promotion, sponsorship, organization or holding of an historical reenactment
- Any loss or liability arising out the promotion, sponsorship or organization of any gun shows
- Bodily Injury or Property Damage arising from loaded firearms being transported in any automobile is excluded
- Any loss or liability arising out of the inability of computers and other electronic equipment to correctly recognize, process, distinguish, interpret or accept a date field for year 2000 and beyond. This is also referred to as Y2K.
- Any loss or liability arising out any fungi, including but not limited to mold or bacteria on or in a building or structure
- Any loss or liability arising out lead contamination
- Any loss or liability arising from asbestos
- Malicious use of biological or poisonous chemical materials

## **FULLY EARNED MINIMUM PREMIUM**

The commercial General Liability coverage part is subject to a fully earned minimum premium. The total premium shown in the declarations is the minimum premium for the policy. All premiums will be fully earned and no premium will be returned in the case of cancellation by the Insured. If the company cancels this insurance, earned premium may be computed on a pro rata basis.



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## COVERAGE IS WRITTEN THROUGH CERTAIN UNDERWRITERS AT LLOYD'S LONDON

Certain Underwriters at Lloyd's London is rated "A Excellent" by A.M. Best indicating the company's strength and ability to meet its ongoing insurance policy and contract obligations.

More detailed information about A.M. Best Company and their rating methodology can be found at [www.ambest.com](http://www.ambest.com).

Certain Underwriters at Lloyd's London is an approved, non-admitted carrier. Approved, non-admitted insurance carriers are neither licensed by nor under the supervision of the state department of insurance. If an approved, non-admitted carrier is found insolvent, the State Insurance Guaranty Fund will not respond. Also, all premiums are taxable. Lockton Affinity, LLC has not performed an independent financial analysis, and, as such, cannot guarantee or make any representations in regard to the financial condition of Certain Underwriters at Lloyd's London or any other insurance companies with which we place business.

This is a convenient coverage summary. This notice is provided to facilitate your understanding of your insurance program. No coverage is provided by this summary nor can it be construed to replace any provision of your policy. You should read your policy and review your Declarations Page for complete information on the coverages you are provided. If there is any conflict between the policy and this summary, **THE PROVISIONS OF YOUR POLICY SHALL PREVAIL.**