

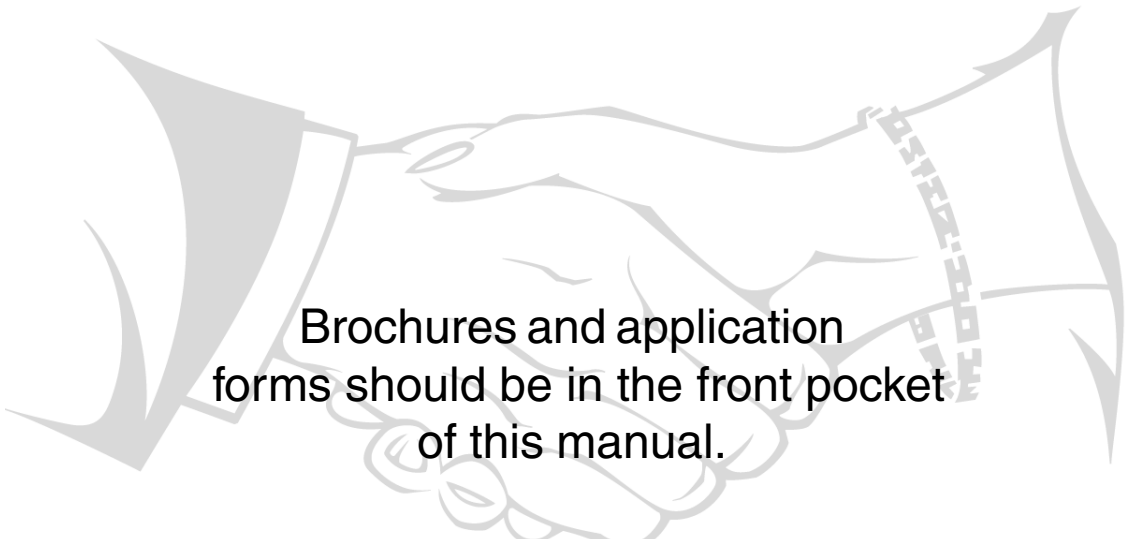
# NSSA/NSCA Insurance Programs

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One of the most important aspects of gun club management is the selection of a sound insurance program to protect your club in the event of lawsuits or other legal action. An unprotected club facing such circumstances will nearly always be in major trouble.

The Sportsmans Insurance Agency and NSSA/NSCA have worked together to provide our clubs and members two very important insurance programs at competitive rates. The Gun Club Liability Program is a very attractive plan available to NSSA member clubs. Limits are \$1,000,000 per occurrence with no general aggregate. Premiums are based on the clubs gross receipts and are very reasonable.

The gun floater policy is offered to members and provides extensive coverage for guns. Please refer to the brochure in a packet of this manual for information on limits of coverage. Find out how simple it is to apply for this coverage.



Brochures and application  
forms should be in the front pocket  
of this manual.

If not, call toll-free  
(800) 877-5338

# NSSA Gun Club Liability Insurance Program

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Your association, in an effort to assist its member clubs, is proud to announce a Comprehensive Club Liability Program. We firmly believe that the plan is the best available in the marketplace today and at an affordable price.

In early September 1991, the NSSA and a number of its member clubs received notice the New Hampshire Insurance Company would not be renewing the NSSA Gun Club Master Policy.

Gun Club officers and club managers, in checking the market, frequently found gun club liability insurance was very difficult to obtain or the cost was prohibitive or both. Responding to the request of many members clubs, your Executive Committee realizing the plight of the clubs, asked Sportsman's Insurance Agency, Inc. and K & K Insurance Group, Inc. to present proposals for and NSSA / NSCA Club Liability Program.

When the proposals were received and analyzed, the Executive Committee elected to establish the captioned program to be underwritten by and A.M. Best "A" related nationally known insurance group with K & K Insurance Group, Inc., as the program administrator. The Executive Committee and I believe this combination provides the NSSA / NSCA with the best market and representation available. We have a large nationally known group as our insureds, represented by a managing general agent with many years of experience insuring high risk sports events, automobile race tracks, being one! I am advised that the Insurance Service Organization does not classify gun clubs as high risk. We also have Sportsman's Insurance Agency, Inc. (Hollis E. Boss, NSSA Past President and Buddy Boss, 1982 World HOA Champion) as program administrators with combined insurance experience of over 50 years.

The insurance is written on a master contract under the name of National Skeet Shooting Association and National Sporting Clays Association. All individual clubs are named as insureds under the contract and are provided separate limits of liability. NSSA / NSCA Gun Club Liability Insurance Program. Some of the highlights of the program are as follows:

**General Aggregates None**

(other than products & completed operations)

**Each Occurrence**

Limit ..... \$1,000,000

**Product & Completed**

Opr. Aggregate Limit ..... \$1,000,000

**Personal & Adv.**

Injury Limit ..... \$1,000,000

**Fire Damage Limit**

(any one fire) ..... \$50,000

**Medical Expense**

Limit ..... \$5,000

Coverage is first dollar (there is no deductible) and includes no pro shop, restaurant parking lot, on premises, hunting, camping area, ranges, plus other club operations. Additional insureds, such as a landowner, township or county, can be included in your coverage at no additional charge.

Insurance is not provided for the sale of reloads, operation of motor vehicles, officers and directors liability, Liquor Law Legal Liability (sometimes called dram shop liability) noise pollution, pollution of the environment, injuries to employees, major structural alterations and new construction. This letter is not intended to cover all of the policy coverages and exclusions. Insurance coverage and exclusions are subject to the conditions contained in the Master Policy on file at NSSA / NSCA Headquarters at the time a claim arises.

The insurance is available to NSSA / NSCA clubs, whether private or open to the public. Clubs must be members of the NSSA and/or NSCA and must maintain continuing membership during the period it participates in the NSSA / NSCA Club Liability Insurance Program.

The NSSA / NSCA current club membership is approximately 1,000 clubs. We need participation of the majority of the affiliated clubs. The premium from hundreds of clubs will provide greater stability to the program. The premium developed by say 800 NSSA clubs will get and keep our insurers attention. Help your club, and at the same time the NSSA / NSCA, by insuring in the NSSA / NSCA Gun Club Liability Program.

Member clubs with questions about the NSSA / NSCA Gun Club Liability Program should call the plan administrator, Sportsman's Insurance Agency, Inc. at 1-800-925-7767. If your club is not a member of NSSA / NSCA and you want information regarding membership call 1-800-877-5338. I look forward to your support and cooperation in this newly developed program.

# **NSSA/NSCA Gun Club Liability Insurance**

For more information or an Application form, call toll free  
**(800) 925-7767**

endorsed by the  
**National Skeet Shooting Association**  
and the  
**National Sporting Clays Association**

administered by  
**Sportsman's Insurance Agency, Inc.**



in conjunction with  
**K&K INSURANCE  
GROUP, INC.**

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