

2018

RANGE CLARIFICATION

Club liability DOES NOT cover ranges therefore range insurance is required.

Hand gun, Shotgun, Rifle Ranges:

These ranges are fixed and are required to have an application completed and documentation (CFO approval once received) submitted to the GNWA office for review which is then forwarded to the Insurance Company for approval. *Ranges are NOT automatically approved with receipt of the completed documentation.* Generally if the documents are completed properly, the insurance company will approve. If there is an issue with the application or documents the insurer will advise as soon as they have a chance to review the applications. We have not had any ranges excluded to date BUT as indicated, the coverage is not automatic with the required documentation being submitted. **You WILL NOT receive a formal notice of approval.**

Permanent Ranges:

Separate ranges are simply determined by distance and construction. If a single range is used for hand gun use as well as rifle use and is inspected as one range with one berm/backstop then it will be charged the insurance premium as one range.

If there are two ranges on the same property one hand gun range and one rifle range NOT attached or joined in any way, 2 feet apart or 100 yards or more apart, and are *deemed to be two separate ranges by the inspector* then there are two ranges and subsequently the club must report two ranges and provide the proper documentation for both to obtain the range insurance coverage.

Archery Ranges/Other Types of Ranges

We have both fixed and non-fixed locations for Archery or other types of ranges. Although an inspection is not required for these, THEY ARE STILL RANGES and require range insurance.

For example, if the club has a fixed or non-fixed location for an archery range it must be declared and the application completed along with a detailed outline of the Policies and Safety Procedures followed when the range is in use. All the same rules apply as per the rifle, hand gun, skeet etc. ranges.

- **Fixed Location Archery Ranges:** pay the same premium as the non-fixed. If it is determined that the club has two separate PERMANENT archery ranges then this would be two separate ranges and each would have to be insured separately.
- **Non – Fixed Archery Ranges:** If for example, a club utilizes two or more locations in a year they are deemed as one range and would pay the appropriate premium once the application is completed and approved.

Non-Compliance

- If a misrepresentation is discovered with respects to the reporting of the ranges, the insurance company may deny coverage due to Non-Disclosure of a material fact resulting in the club being excluded from the program. All premiums will be considered fully earned with no refunds being issued.

- **Example:**

If a club applies for the non-fixed to get the benefit of one premium and it is determined that there is in fact a fixed permanent range and a non-fixed, the club and the membership will be denied access to the entire insurance program with no recourse and premiums paid fully earned. Also, if the Misrepresentation is not discovered until such time as a loss occurs the insurance company will have the legal right to deny coverage for Non-Disclosure of a Material Fact, the claim would be denied coverage, and the club will again be immediately excluded from the entire program with any premiums paid being considered fully earned.

Dog Field Trials

Liability coverage has been extended to include this activity. If live fire is being used, a range application will need to be completed and forwarded for approval along with a copy of the certification/ approval from the governing body as required provincially.