

National Small-bore Rifle Association

Insurance scheme for affiliated Members

Introduction



Providing insurance protection for NSRA affiliated members

Change to annual membership year from 2021

In line with National Small-bore Rifle Association (NSRA) Club Affiliation, Annual Individual Membership will now run across the calendar year, with membership starting in January and ending in December. This should help overcome concerns regarding continuous insurance cover where certification refers to insurance ending on the 31 December.

Those members taking out their insurance at any point in 2024 will now be charged pro-rata up to and including the 31 December. On expiry, members will be invited to renew in order to benefit from continued insurance cover.

We hope this will help to dispel concerns over the terms and validity of Individual NSRA insurance.

What is the NSRA insurance scheme?

One of the benefits of becoming a member of the NSRA is the automatic provision of insurance to protect you in the event of causing injury to third parties, damage to their property, or financial loss.

In addition to the covers provided within your membership there are also options if members would like to increase certain cover limits or include additional benefits. This is detailed within this brochure.

What covers are provided?

This leaflet provides a brief summary of the features, benefits and limitations of the cover provided/available by the NSRA policy. These products are arranged by Marsh and underwritten AXA XL Insurance Company UK Ltd Insurance Co UK Ltd (Sections 1 to 4) and Markel International Insurance Company Limited trading as Markel Legal Expenses Insurance. (Section 5 only).

This specialist insurance scheme has been designed to provide cover for NSRA affiliated members. Different benefits are provided dependent on the type of membership (Life, Annual or Associate).



At a glance the insurance provided includes:





Public and products liability

Provides protection against legal liability for bodily injury to third parties and damage to third party property.





Personal accident

Cover for bodily injury suffered following an accident sustained whilst undertaking permitted NSRA activities.

Event fee reimbursement

As a result of an injury whilst shooting which means you are unable to shoot in an event/ competition you will be reimbursed up to £100 any one event following injury. Cover will only apply for events/competititions prebooked prior to the injury.





Legal expenses

Legal fees and expenses relating to the suspension, revocation, curtailment, variation, or refusal to renew the member's Firearms Certificate, under current legislation.





Professional indemnity

Provides protection for the club/association/ organisation in the event of being proven legally liable for negligent acts, errors or omissions including claims for defamation such as libel or slander.





Shooting equipment

Cover of up to £10,000 for loss or damage to shooting equipment owned by a club/ association/organisation or for which a club/association/organisation is legally responsible for.

Options available to increase sum insured. Equipment Hire

Up to £150 for temporary hire costs for comparable equipment should you incur damage to or loss of insured shooting equipment (a firearm under the NSRA programme) which is therefore unavailable for a shooting event. Cover expires once the firearm has been replaced (by AXA XL Insurance Company UK Ltd).



About the policy

How is this cover arranged?

By NSRA arranging cover as a group insurance scheme it means that premiums are better managed.

Cover will automatically be obtained via the membership process and further details of the scheme benefits can be found overleaf.

As this is a summary of cover it does not include all the policy benefits, limits, and exclusions. Full terms, conditions, and exclusions are shown in the master policy document, a copy of which is available on request or at marshsport. co.uk/nsra.

Who is insured?

Individual members that affiliate directly to the NSRA.

Is the NSRA insurance adequate for my needs?

This product is designed to meet the demands and needs of the majority of NSRA members that wish to protect themselves against third party liability, personal accident, and provision of legal expenses cover. Cover extends to include shooting equipment with options to increase the sums insured by purchasing an additional policy. See page 9 for details of how to arrange this.

The above statements do not constitute advice or a personal recommendation for our product. Should you require advice please contact Marsh Sport.

For non related insurance membership enquiries please contact the NSRA on 01483 485502/503 or membership@nsra.co.uk.

While the NSRA does not advocate lone shooting, it is recognised that certain activities such as rough shooting and vermin control generally take place away from a shooting club environment. In line with NSRA rules and insurers requirements it is essential to observe "best practice" at all times when all insured activities are undertaken. Further details can be found on the NSRA website under "codes and guidance".

Member to member cover is automatically included (that is if you accidently shoot/injure another member). Additionally, if you rent/hire premises and an incident caused by you means the premises owner is sued as a result, cover extends to the owner.

Coronavirus – absolute exclusion

Notwithstanding any other provision (including any communicable disease extension), no cover is provided under this policy for any claim, loss, cost or expense of whatever nature directly or indirectly arising out of, contributed to by or resulting from coronavirus disease (COVID-19), severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2), or any mutation or variation thereof.

This exclusion also applies to any claim, loss, cost or expense of whatever nature directly or indirectly arising out of, contributed to by or resulting from:

1.1 any fear or threat (whether actual or perceived) of; or

1.2 any action taken in controlling, preventing, suppressing or in any way relating to any outbreak of; coronavirus disease (COVID-19), severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2), or any mutation or variation thereof.

Policy excesses

- Public liability: £250 for each and every claim in respect of damage to property only.
- Employers liability: No excess.
- Professional indemnity: No excess.
- · Abuse: No excess.
- Shooting equipment: £150.
- Legal expenses: No excess.

The period of insurance

This cover will be operative from the 1 January 2024 or the date an individual becomes a member of the NSRA, whichever is the later. The NSRA group policy, and any supplementary policy you buy to increase your cover, will be annually renewable on the 1 January 2025. (Although cover will be in place for those joining at dates other than 1 January of any year).

Require assistance?

This is a summary of the cover provided via membership to the NSRA.

Marsh (not Marsh Sport) are the appointed insurance brokers to the NSRA and they both arrange and administer this scheme. If you are uncertain as to whether cover is appropriate for you please do not hesitate to contact us and we will be happy to discuss your requirements in more detail.

0345 872 5060

Mon to Fri 9am to 5pm marshsport@marsh.com www.marshsport.co.uk/nsra

The policy cover summary

1. Public and products liability | £10,000,000

Protection against legal liability for bodily injury to third parties and/or damage to their property including nuisance, trespass or interference up to a limit of indemnity of £10,000,000.

Cover includes:

- Small-bore; Airgun; Airsoft; Archery; Crossbow; Full-bore; Clay Pigeon; Black Powder; Bell Target; Benchrest; Hunter Field Target and Field Target (air pellets only); Vermin Control*; Rough Shooting*; Practical Shooting (disciplines as covered by UKPSA); Official Events and Competitions; Runshoot; Target Sprint; Laser Rifle and Pistol Target Shooting.
- Self-loading: also referred to as homeloading, downloading, reloading and handloading is covered providing the NSRA guidelines are adhered too. These guidelines may be found on the NSRA <u>www.nsra.co.uk.</u>

Members must be a full member of both the NSRA and an affiliated club for this cover to apply.

IMPORTANT NOTE: All permitted target shooting activities MUST take place on a properly certified range designed for this purpose. A certified range may not be suitable for all activities. Other activities must take place on an area of ground deemed suitable for the activity and where permission has been granted.

Main exceptions:

- Loss or damage to property in your custody or control (other than damage to property comprising premises leased or rented by you).
- Fines, liquidated damages or penalties.
- Gradual pollution or contamination.

- · Contractual liability.
- Products manufactured.
- Geographical limit Worldwide (Authorised competitions. USA/Canada is included for Instructors and Club representative teams).

2. Professional indemnity | £10,000,000

Loss (financial or otherwise) arising out of errors and omissions, advice or failure to act.

Cover includes:

- Defence costs and awards for claims made against members for negligent acts, errors, or omissions, libel, slander, and defamation.
- Associated advice given by persons appropriately qualified, in connection with the sport, involving a fee.

Main exceptions

- Deliberate or dishonest acts.
- Prior claims, investigations and circumstances.

This section of the policy is written on a 'claims made' basis – (see important notes page 7).

Breach of contract.

3. Legal expenses

Cover includes:

Cover of up to £50,000 is provided for Life and individual members in regards to expenses relating to the suspension, revocation, curtailment, variation, or refusal to renew the member's Firearms Certificate, under current legislation.

Main exceptions

There is not any cover for disputes arising out of new licence applications or initial grants.

Legal helpline 0333 234 2301

4. Personal accident

Cover includes:

 Worldwide cover for bodily injury suffered following an accident whilst engaged in NSRA permitted activities, including travelling to and from.

- Insured permitted activities for Personal Accident cover are: Small-bore; Airgun; Airsoft; Archery; Crossbow; Full-bore; Clay
 Pigeon; Black Powder; Bell Target; Benchrest; Hunter Field Target and Field Target (air pellets only); Vermin Control*; Rough
 Shooting*; Practical Shooting (disciplines as covered by UKPSA); Official Events and Competitions; Runshoot; Target Sprint; Laser
 Rifle and Pistol Target Shooting.
- Self-loading: also referred to as homeloading, downloading, reloading and handloading is covered providing the NSRA guidelines are adhered too. These guidelines may be found on the NSRA website: www.nsra.co.uk

*Members must be a full member of both the NSRA and an affiliated club for this cover to apply.

Main exceptions

- £50 excess for dental.
- Repetitive strain (stress) injury or syndrome.
- Illness or sickness.

Benefits	Life/Annual Cover	Associate Member
Death**	£50,000	£10,000
Loss of sight in one or both eyes	£50,000	£10,000
Loss of hearing in one ear	£12,500	£2,500
Loss of hearing in both ears	£50,000	£10,000
Loss of one or more limbs	£50,000	£10,000
Loss of speech	£50,000	£10,000
Permanent total disablement* (ptd)	£50,000	£10,000
Broken bones		
Arm (humerus, radius & ulna) or wrist (carpals)	£250	N/A
Leg (femur, tibia, fibula), ankle (tarsals) or kneecap (patella)	£250	N/A
Skull (excluding jaw and nose), collar bone (clavicle), shoulder blade (scapula)	£250	N/A
Maximum for all fractures in one claim	£750	N/A
Coma benefit	£50 per day for each day up to a maximum of 730 days	N/A
Dental & optical expenses	Up to £500	N/A
Funeral expenses	Up to £10,000	N/A
Hospitalisation	£50 per day up to £750	N/A
Loss of shooting fees	Up to £100	N/A
Medical expenses	Up to £5,000	N/A
Physiotherapy	Up to £500	N/A
Rehabilitation expenses	Up to £10,000	N/A

5. Shooting equipment

Cover includes:

- For full and life members up to £10,000 for owned shooting equipment, or equipment legally responsible for.
- For full and life members up to £150 for temporary hire costs for comparable equipment should you incur damage to or loss of
 insured shooting equipment (a firearm under the NSRA programme) which is therefore unavailable for a shooting event. Cover
 expires once the firearm has been replaced (by AXA XL Insurance Company UK Ltd). Nil excess.
- For associate members up to £5,000 for owned shooting equipment, or equipment legally responsible for.
- Cover is on an "All Risks" basis.

Main exceptions

£150 excess.

• Wear and tear.

The limit may be increased by purchasing a separate policy (see page 9). Your sum Insured should represent the total maximum value at risk.

Important notes

Sums insured (only applies to section 5). All property sums insured should represent the full value of all property at risk, based on replacement as new values. Failure to assess sums insured correctly may mean that insurers will penalise you in the event of a claim. Additionally, insurers will require a Police Crime Theft number in the event of a claim. **Claims made (only applies to section 2).** The term used to describe the type of policy that will only respond to a loss or claim that is **reported** to the insurer during the period of the cover. This is in contrast to policies that respond to a loss or claim that **occurred** during the period of cover. With a 'claims made' policy the incident that causes the claim doesn't need to have happened during the period of the policy but it must have occurred after the retro-active date*. Incidents reported after a policy has expired would not be covered.

- *The basis of cover for permanent total disablement is any and every occupation.
- ** for persons aged under 15 years of age or over 70 years of age the Death Benefit will be 25% of the benefit shown.

The full policy wording can be found on the website www.marshsport.co.uk/nsra

More information, minimum security standard and claims

Minimum security standards

The Insurer shall be entitled to refuse to pay any claim under section 5 unless the following minimum security protections are complied with in respect of contents covered within a building:

In respect of buildings covered under the Buildings Specification:

- (a) all final exit timber doors must (i) have frames which are at least 45mm thick, (ii) be fitted with mortice deadlocks which conform to British Standard 3621:1980 for thief resistant locks; and (iii) if double leaf, also be fitted with security bolts at the top and bottom of their first closing leaf;
- (b) all final exit aluminium doors must (i)
 be fitted with a swing bolt mortice lock;
 and (ii) if double leaf, also be fitted with
 security bolts at the top and bottom of
 their first closing leaf;
- (c) all other external or internal doors leading to common areas or other premises must be fitted with key operated security bolts at the top and bottom; and
- (d) all windows on the ground floor and/ or which are accessible from roofs, fire escapes or downpipes must be fitted with key operated locks or bars or grilles.

Requirements (a) – (d) above shall not apply to any door or window officially designated by the fire authority as a fire exit.

In respect of purpose-built shipping containers used for storage covered under the Ancillary Buildings Specification:

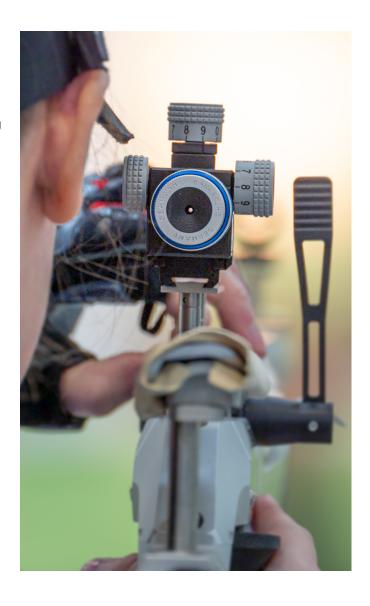
- (a) both access doors must be fitted with at least one 6mm-16mm Mul-T-Lock (C Series) closed shackle padlock on each leaf; and
- (b) the central closing point where both doors meet must be fitted with at least one 11mm-13mm Mul-T-Lock slide bolt lock incorporating a metal covering box.

In respect of any other structures covered under the Ancillary Buildings Specification, all reasonable security measures must be fitted to protect those structures from unauthorised access.

Making a claim

All incidents that could give rise to a claim must be reported and any writ or summons you receive must be forwarded to Marsh Sport **immediately.** Please note failure to report a circumstance or a potential claim immediately could result in this policy not covering the incident.

To report a claim or incident please contact Marsh Sport on 0345 872 5060 (9am to 5pm Mon to Fri) or email <u>marshsport@marsh.com</u>



Additional insurance options and upgrades

Cover upgrades (optional)

Membership to NSRA provides cover for shooting equipment.

Automatic cover provided is up to £5,000 for Associate members and up to £10,000 for Life and Annual.

You can increase cover at just £5.25 per £1,000 sum insured by arranging an additional policy.

How to apply for a cover upgrade

Please complete the application form attached to this brochure. Cover cannot commence until payment has been received and the application form accepted and cover confirmed to you in writing by Marsh Sport.

Cancellation rights

Following receipt of your cover upgrade policy documentation, you have a 14 day cooling off period in which to change your mind. Unless you have made a claim in this period, we will refund your premium in full, less an amount for each day you have received cover.

Our earnings

- We receive a commission from the insurer which is a percentage of the total annual premium.
- If you require details of the amount of our earnings we receive in respect of your insurance arrangement, this is available on request.

How to make a claim

Please contact Marsh Sport on 0345 872 5060 (9am to 5pm Mon to Fri) or email marshsport@marsh.com

About

Marsh Ltd is authorised and regulated by the Financial Conduct Authority. Registered in England and Wales Number 1507274. Registered Office 1 Tower Place West, Tower Place, London EC3R 5BU.

Require assistance?

This is a summary of the cover provided via membership to the NSRA.

Marsh (not Marsh Sport) are the appointed insurance brokers to the NSRA and they arrange and administer this scheme. If you are uncertain as to whether cover is appropriate for you please do not hesitate to contact us.

0345 872 5060

Mon to Fri 9am to 5pm marshsport@marsh.com www.marshsport.co.uk/nsra

Policy Type	Our Market Search	Who we are acting for	Delegated authority
Group Policy	We only use AXA XL Insurance Company UK Ltd (Sections 1 to 4) and Markel Legal Expenses Insurance (Section 5 only) for this group policy.	We act as your agent in all aspects of arranging and servicing any contract	No
Cover Upgrades	We only use a single insurer, AXA XL Insurance Company UK Ltd, for this cover.	We act as agent of the Insurer in arranging this contract – the quotations provided are on the basis that it will be placed under a delegated authority that we operate on behalf the Insurer which allows us to accept insurance risks and issue documentation (in accordance with agreed terms) on their behalf. In the event of a claim we will act as your agent.	No

Other information

How we use your data

To provide our services, we need to collect and use information about individuals such as their name and contact details, as well as special categories of personal data (e.g. about their health information) and information about criminal convictions and offences. The purposes for which we use personal data may include arranging insurance cover, handling claims, for crime prevention. More information about our use of personal data is provided in the Marsh Privacy Notice at https://www.marsh.com/uk/privacy-notice. html or in hard copy on request by emailing or writing to Data Protection Officer, Marsh Ltd, Tower Place, London EC3R 5BU or dataprotection@marsh.com.

Providing the services may involve the disclosure of personal data to third parties such as insurers, reinsurers, loss adjusters, premium finance providers, sub-contractors, our affiliates and to certain regulatory bodies who may require your information themselves for the purposes described in the Marsh Privacy Notice.

Depending on the circumstances, the use of personal data described in this notice may involve a transfer of data to countries outside the UK and the European Economic Area that have less robust data protection laws. Any such transfer will be done with appropriate safequards in place.

In some circumstances, we (and other insurance market participants) may need to collect and use special categories of personal data (e.g. health information) and/or information relating to criminal convictions and offences. Generally, we are able to do this because it is necessary for the insurance activities that we undertake or for fraud prevention purposes.

Where you are providing us with information about a person other than yourself, you agree to notify them of our use of their personal data and, if requested by us, obtain their consent to our use of any special categories of personal data such as health information and information relating to criminal convictions and offences (e.g. by requiring the individual to sign a consent form).





NSRA affiliated member | Insurance application form

Information you give us

You must take care in answering all the following questions which are relevant to insurers in providing this insurance and setting the terms and premium. Please contact Marsh Sport if you do not understand the question or the nature of the information required.

You must tell us as soon as practicably possible about any changes to the information you have provided to us which happens before or during any period of insurance. We will tell you if such change affects your insurance and if so, whether the change will result in revised terms and/or premium being applied to your policy. If you do not inform us about a change it may affect any claim you make or could result in your insurance being invalid.

Presentation

This proposal form must be completed by an authorised individual; your partner, principal, director or member. All questions must be answered. If there is insufficient space to provide answers, additional information should be provided on your letter-headed paper.

Where details of your web address have been provided any information contained within or linked to it will be treated as not having been provided unless such information is specifically supplied to us in written form.

Guidance

If in doubt as to the meaning of any question contained within this proposal form or the issues raised in the sections entitled Information You Give Us or Presentation, advice should be sought from Marsh Sport.

1) Contact details (Please complete sections 1 to 6, ensuring you sign the declaration on the back)

Contact name		
Contact address		
	Postcode	
Phone	Email*	
Membership No. (If known)	receiving po	g your e-mail address you consent to licy documentation, renewal invitations ondence electronically only.

2) Cover upgrades (Premiums shown are inclusive of Insurance Premium Tax at the applicable rate)

a) Shooting equipment for Life and Annual members Additional cover can be purchased by arranging a separate policy at a cost per unit in multiples of £1,000. (See page 7 for details of the cover).

Automatic cover	Automatic Sum Insured	Additional Sum Insured required (in multiples of £1,000)	Cost to increase Sum Insured	Number of units required	Multiply by cost per £ unit	Total premium
Shooting equipment	£10,000	£	£5.25 per unit of £1,000		x £5.25 =	£ (A)
Example	£10,000	£5,000 (£15,000 in total)	£5,000/£1,000 =	5 units	5 x £5.25 =	£26.25

b) Shooting equipment for Associate members Additional cover can be purchased by arranging a separate policy at a cost per unit in multiples of £1,000. (See page 7 for details of the cover).

Automatic cover	Automatic Sum Insured	Additional Sum Insured required (in multiples of £1,000)	Cost to increase Sum Insured	Number of units required	Multiply by cost per £ unit	Total premium
Shooting equipment	£2,500	£	£5.25 per unit of £1,000		x £5.25 =	£ (B)
Example	£2,500	£3,000 (£5,500 in total)	£3,000/£1,000 =	3 units	3 x £5.25 =	£15.75

3) Inception date

Please confirm the date you wish the cover to start.

/	
,	

Please note, your cover must operate from 1 January, or later to 31 December each year.

4) Total premium

Please calculate the total premium due by adding the total amounts in boxes marked A to C.

Policy Fee		Grand Total Premium
£N/A)	C)	

Please note that cover cannot commence until payment has been received and the application form accepted and cover confirmed to you in writing by Marsh Sport.

5) Declaration

Data Protection Act Any information you have provided will be dealt with by us in compliance with the provisions of the Data Protection Act 2018. For the purpose of providing this insurance and handling or any claims or complaints which may arise under it, we may need to transfer certain information which you have provided to other parties. By signing this proposal form you agree that such transfer(s) may be made.

Insurance administration Information you supply may be used for the purposes of insurance administration by the insurer, its associated companies and agents, by reinsurers and Marsh Sport. It may also be disclosed to regulatory bodies for the purposes of monitoring and/or enforcing the insurer's compliance with any regulatory rules/codes. Your information may also be used for offering renewal, research and statistical purposes and crime prevention. It may be transferred to any country, including countries outside the European Economic Area for any of these purposes and for systems administration. Information may also be shared with other insurers either directly or via those acting for the insurer (such as loss adjustors or investigators). In the case of personal data, with limited exceptions, and on payment of the appropriate fee, you have the right to access and if necessary rectify information held about you.

Law applicable We and you are entitled to choose the law that will govern this contract of insurance. We propose UK law and this will apply unless otherwise agreed.

Complaints procedure We value the opportunity to investigate any concerns you may have about any aspect of the service and are committed to handling all complaints fairly, thoroughly and promptly.

Who to contact in the first instance If you have any questions or concerns about this policy or the handling of a claim, please contact Marsh Sport through whom this policy was arranged. In the event that you remain dissatisfied and wish to make a complaint, you may do so at anytime by referring the matter to the Complaints Manager at AXA XL Insurance Company UK Ltd or Markel Legal Expenses Insurance. The addresses are:

Telephone: 0330 100 9513

Complaints Manager AXA XL Insurance Company UK Ltd 20 Gracechurch Street, London, EC3V 0BG Telephone Number: +44 (0) 20 7743 8487 Email: xaxlukcomplaints@axaxl.com

Aviva Insurance Limited Pitheavlis Perth PH2 0NH Markel Legal Expenses Insurance Customer Relations Department Chancery House, St Nicholas Way, Sutton, Surrey SM1 1JB

If you remain dissatisfied after AXA XL Insurance Company UK Ltd has considered your complaint, it may be possible in certain circumstances to refer the complaint to Lloyd's. Details of Lloyd's complaints procedures are set out in a leaflet "Your Complaint – How We Can Help" available at www.lloyds.com/complaints and are also available from the above address. If you remain dissatisfied after Lloyd's has considered your complaint, you may have the right to refer your complaint to the Financial Ombudsman Service.

Financial Ombudsman Service

South Quay Plaza 183 Marsh Wall London E14 9SR

From within the United Kingdom

Telephone Number: 0800 0234 567

(free for people phoning from a "fixed line", for example, a landline at home)

Telephone Number: 0300 1239 123

(free for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02)

for calls to numbers starting 01 or 02)

From outside the United Kingdom

Telephone number: +44(0) 20 7964 1000

Email: complaint.info@financial-ombudsman.org.uk

Declaration

I/we declare that this proposal for insurance is supplementary to the cover underwritten by AXA XL Insurance Company UK Ltd and which is being provided through our membership of the National Small-bore Rifle Association ("NSRA"). We undertake to inform AXA XL Insurance Company UK Ltd and/or Marsh Sport if our membership of NSRA ceases in which event this supplementary insurance will automatically cease and Axa XL will be entitled to retain the premium paid.

Signature	
Position with club	
Date	

Your contact preferences

may include other insurance products that could help increase your insurance protection or useful news and risk management advice on topics to keep safe and avoid claims. Your details will only be used by us - we'll never share your information with other organisations for marketing purposes. Please tell us how you would you like to hear from us:
Email Post Telephone (by ticking these boxes you confirm you're over 18).
You can change your contact preferences whenever you like by contacting us on 0345 872 5060 (Mon to Fri 9am to 5pm) or emailing marshsport@marsh.com. If you are interested in how we use your personal information and how you may exercise your rights in respect of that information, please refer to our privacy notice at www.marshsport.co.uk/privacy.
Payment method and where to send
For postal applications we can only accept payment in the form of a cheque made payable to 'Marsh Ltd'. Please return this form and payment to: Marsh Ltd, Castlemead, 13th Floor, Lower Castle Street, Bristol, BS1 3AG.
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Do you require buildings cover?
Do you require buildings cover? The NSRA do not provide buildings insurance as part of your affiliation. Please indicate here if you are responsible for arranging insurance for your club premises and would like to receive a quotation. Please ensure you complete section 1 of this form.





About Marsh

Marsh is the world's leading insurance broker and risk advisor. With over 45,000 colleagues operating in 130 countries, Marsh serves commercial and individual clients with data-driven risk solutions and advisory services. Marsh is a business of Marsh McLennan (NYSE: MMC), the world's leading professional services firm in the areas of risk, strategy and people. With annual revenue over \$20 billion, Marsh McLennan helps clients navigate an increasingly dynamic and complex environment through four market-leading businesses: Marsh, Guy Carpenter, Mercer and Oliver Wyman. For more information, visit marshmclennan.com, and follow us on LinkedIn and Twitter.

Specialists in sport

We have dedicated teams across the UK offering insurance broking and risk management advice to the world of sport, entertainment and leisure industries. We are amongst the market leaders in the provision of insurance intermediary and risk management services in the sport sector. For more information Visit marshsport.co.uk.

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