

1/9/2013

RANGE CLARIFICATION

Hand gun, Skeet, Rifle Ranges:

These ranges are fixed & are required to be inspected with the necessary application and documentation being completed & submitted to the GNWA office for review & forwarding 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. We have not had any ranges excluded to date BUT the coverage IS NOT automatic with the required documentation being submitted. You WILL NOT receive a formal notice of approval. 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. In the interim I am sure the insurer would honor the coverage until they have completed their review. Again, to date we have not had any problems with any of the ranges as the documentation submitted has been completed properly & correctly & therefore no problems.

Permanent Ranges:

Separate ranges are simply determined by distance & 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 & 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 & premium for both to obtain the range insurance coverage.

Archery Ranges & Any other type of Range

In this situation 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.

The Club General Liability does not cover ranges, period. Range Insurance Liability is required.

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 & Safety Procedures followed when the range is in use. All the same rules apply as per the rifle, hand gun skeet etc. ranges.

The fixed location Archery ranges pay the same premium as the non-fixed. The non-fixed Archery ranges which, for example, may utilize two or more locations in a year are deemed as one range and would pay the appropriate premium once the application is completed & approved. Obviously, the Policies & Procedures will outline the ranges construction and Safety requirements etc. Now, 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.

As per the description of Operations, One Time// One off Archery, skeet fund raisers must be submitted for approval to ensure they are complying with all safety protocols, range officers. Waivers signed by participants etc. These one time events MAY be approved at NO additional premium and considered covered if they comply with all requirements.

We have had inquiries on this situation so we must provide the following clarification:

If, in the event, 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 & 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.

We hope this will help to clarify how single & multiple ranges will be determined.