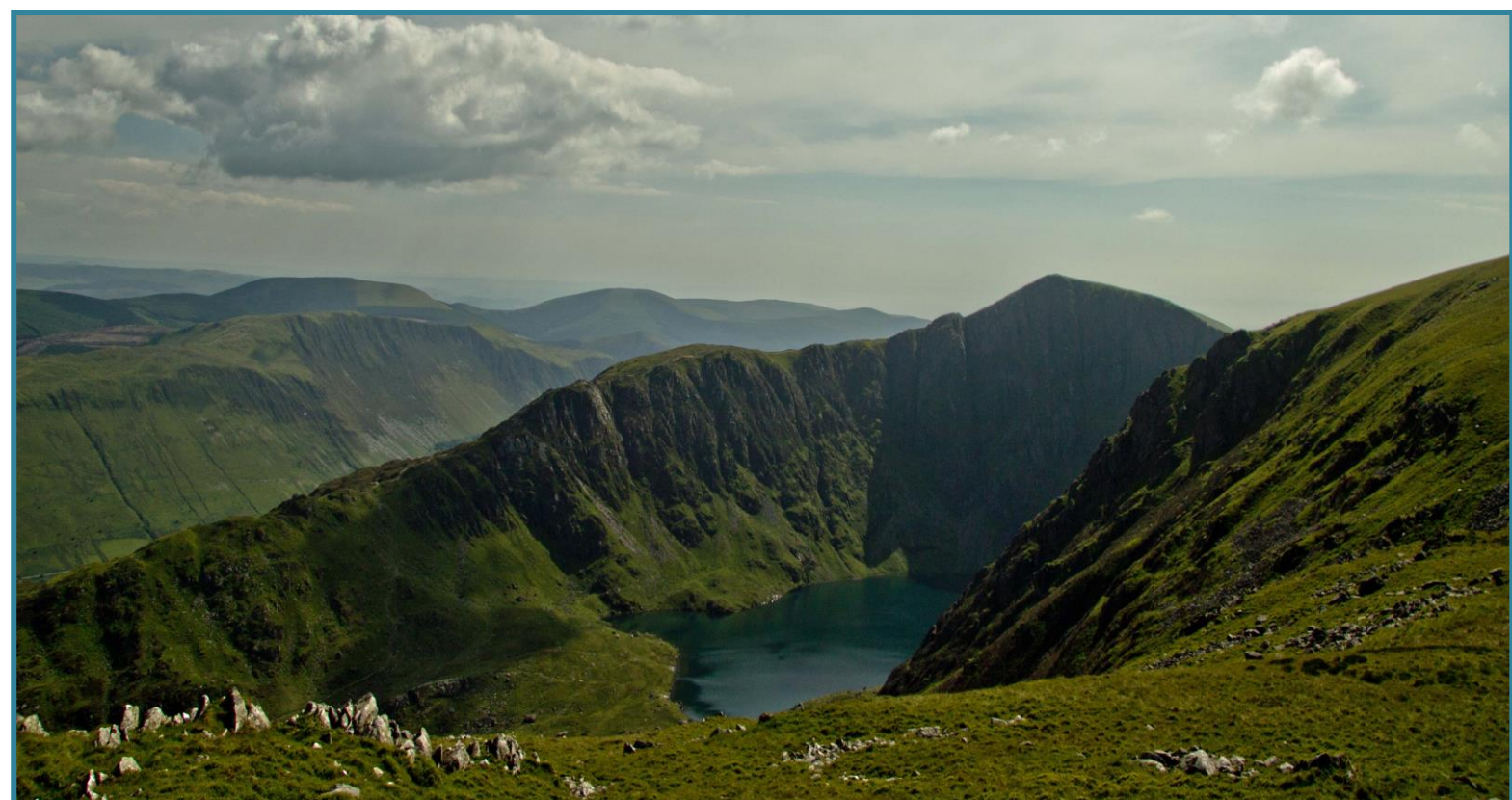


2016-17

Ramblers Insurance Guide



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Welcome to the insurance guidance

The Ramblers values the work of our volunteers in delivering our charitable objectives. This insurance guide is for volunteers to use to help deliver these objectives and our mission. If you have any questions about any of the areas discussed here or you would like further clarification, contact us on volunteersupport@ramblers.zendesk.com or on 0207 339 8500.

The Ramblers arranges insurance cover for all its activities to protect individual members from claims that arise from a third party in relation to any activities they undertake on behalf of the Ramblers. The amount insured is £10m.

Further guidance including an FAQ page and our insurance certificate can be found at www.ramblers.org.uk >Volunteer zone >Support and development >Volunteer toolkits >Insurance toolkit

***Please note there is no substantial change to this year's insurance policy. There are small clarifications about winter walking and path maintenance activities. Please note a new out of hours phone number for reporting serious incidents. ***

SECTION 1: The Insurance Cover

1.1 What's covered?

It is important to remember that the insurance cover exists to give protection to individuals in the case of a claim being made *against* them by a third party (such as a landowner, a member of the public, or another Ramblers member); this is known as **Liability insurance**.

For such a claim to be successful, the injured party has to be able to demonstrate that *they have suffered as a result of negligence*. This principle is particularly important to remember in the context of group walks. Here, for a successful claim to be made against the Ramblers, the injured party needs to show that the walk leader abdicated their responsibility in a reckless or negligent manner.

Liability insurance covers activities in both GB and abroad, with the exception of USA and Canada. Please note that motor, travel and medical cover is not included and personal accident cover is only available to path maintenance teams.

The insurance is particularly of interest to members involved in leading walks and to volunteers who carry out path maintenance with their group. It also covers other activities such as committee meetings, campaign rallies, publicity events and even social events. If you require a copy of the certificate go to the [Insurance toolkit](#).

Group Walks

To be considered an official Ramblers walk, and covered by the liability insurance, **all walks**, including coach rambles must:

- Be brought to the attention of the Programme Coordinator, who ideally has confidence in the Walk Leader's ability to lead the walk
- Be publicised as a Ramblers activity, in advance, in at least one of the following ways:
 - On the Group Walks and Event Manager

- In a printed programme
- On the group/area website
- Have a nominated Leader, and ideally a Backmarker who (together, or separately) have recce'd the walk. Both the Walk Leader and Backmarker **must** be members.

Walks involving an overnight stay must also:

Have an overall primary organiser who ideally has confidence in the ability of Walk Leaders to lead each walk and who will vary the programme of walks if circumstances demand.

Personal Accident Cover for Path Maintenance Teams

Liability insurance and personal accident insurance is available for volunteers undertaking practical work* to maintain or improve paths and rights of way. A list of covered activities and further information is provided in section 4.2. Our insurance states that the age limit for personal accident cover is 80 years.

*Note: To be covered by our Personal Accident cover, we will need to know who the volunteers are in advance of the activity; this will need to be sent to volunteersupport@ramblers.zendesk.com by the Path Maintenance Team Volunteer Leader.

1.2 What type of insurance cover is NOT included?

Ramblers insurance cover does **not** include the following:

Medical cover and Personal Accident cover

Medical cover is not provided. An individual injured on a Ramblers activity cannot automatically claim compensation for injury or medical expenses direct from the Ramblers or the insurers. The Ramblers does not provide this insurance cover as the activities carried out by groups and areas are essentially activities of low risk.

Personal accident cover is only provided for path maintenance volunteers due to the fact that it involves the use of tools; see [section 4](#) for further information. Individual Personal Accident, Physiotherapy or Equipment cover may be obtained separately from Perkins Slade; contact details can be found at the end of this document.

Motor cover

Further details are provided in section 3.2 – [Transport to and from walks](#).

Travel insurance

Groups who occasionally book travel and/or accommodation for walking trips need to book their own travel insurance; this means that any medical expenses, lost baggage and cancellations etc. are not covered and must be arranged separately.

1.3 Affiliated Groups

The Ramblers offers the opportunity for independent walking clubs to affiliate. Affiliated clubs are **not** covered by the Ramblers liability insurance, but can purchase similar insurance at advantageous rates from Perkins Slade. Ramblers **cannot** advise on insurance matters for affiliated or independent clubs or organisations.

If you represent an affiliated or independent club and have an insurance query contact Perkins Slade by phoning 0121 698 8000 or emailing info@perkins-slade.com.

Details of benefits and how to affiliate to the Ramblers are available at www.ramblers.org.uk/get-involved/become-a-member/join-as-an-affiliated-club.aspx

SECTION 2: Recording & Reporting incidents

The Ramblers require the reporting of all incidents, whether deemed minor, serious or a near miss whether or not outside assistance was required. This eliminates any uncertainty about whether to report an incident and assists the Ramblers to analyse incidents and helps us to assess guidance and training needs.

All incidents **must** be recorded and reported to the Ramblers; even it doesn't result in an injury.

The Incident Report Form is available in the [Insurance toolkit](#). This form should be completed by the person responsible for the activity and then signed by the group chair or secretary. A signed copy **must** be sent to Ramblers GB Office by the group secretary or other appropriate officer via volunteersupport@ramblers.zendesk.com or post.

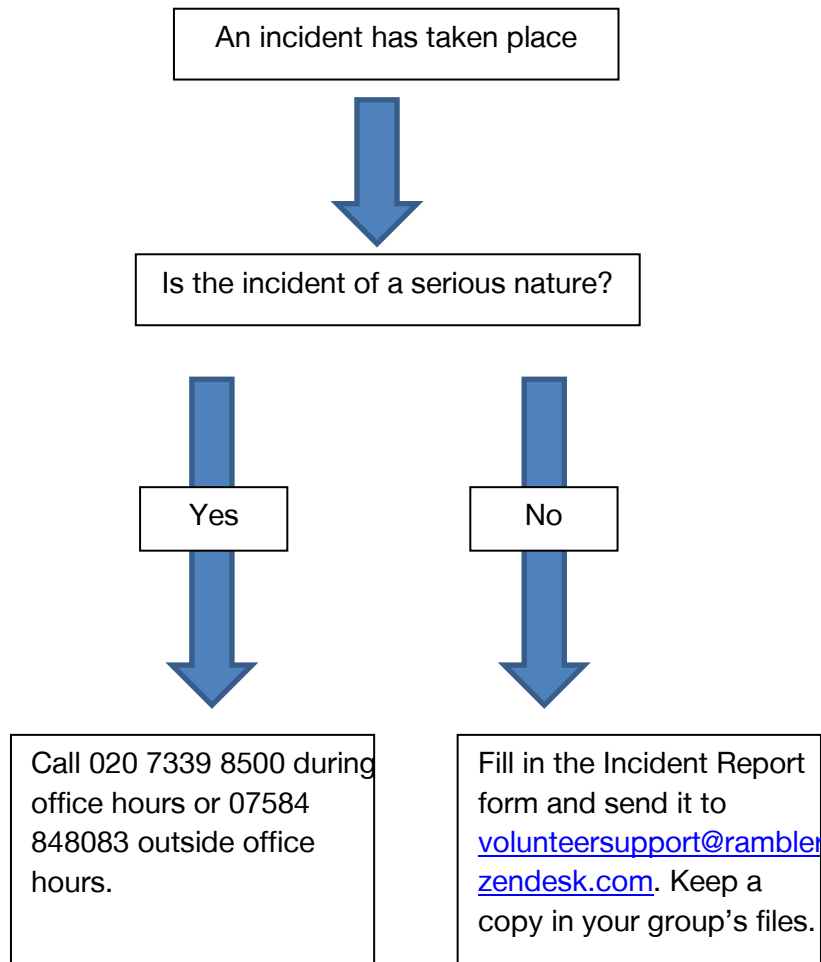
Incident Report forms need to be completed and returned to the GB Office within 10 days of the incident. We specify 10 days as late reporting of an incident can invalidate a claim and we want to ensure that if any claims are brought forward that we are prepared for them.

If the incident is of a serious nature please call 020 7339 8500 during office hours or 07584 848083 outside office hours.

An incident of serious nature is defined as posing immediate danger to life where outside help is required, this includes:

- incidents where 999 has been called to deal with urgent medical help i.e. a heart attack, stroke or severe physical injury where the walker is unconscious
- evacuation of party/member by emergency services and urgent medical help is needed
- death of a participant
- any potential breach of the Safeguarding Children and Vulnerable Adults policy – this can be found by going to: www.ramblers.org.uk/volunteer/safeguarding

The incident reporting process



SECTION 3: Group Walks

3.1 Walking as a low-risk activity

Overall, walking is one of the safest outdoor activities. It's completely natural, doesn't overly strain your body and doesn't require sophisticated equipment.

Every year Ramblers volunteers organise over 45,000 walks across the country and take tens of thousands of people out walking. Of all the incidents reported to us, nearly all of them are minor.

Good practice

Good practice in leading walks can sound daunting but this should not be the case. For most areas and groups with many years' experience of leading walks, 'good practice' will sound like plain common sense and is likely to have formed part of the area or group's established way of operating for many years.

The Ramblers strongly encourages every area and group to take up these measures as they demonstrate that Walk Leaders are taking their responsibilities seriously and will inspire confidence in the walkers. From the point of view of the insurance cover in the event of a claim

being made, leaders who can demonstrate that they acted responsibly and followed good practice are in a much stronger position to counter claims of negligence.

For Walk Leaders, areas and groups who wish to learn more about good practice we have published various resources which are available in our [Walk Leader toolkit](#).

We also offer training at our Volunteer Development Days. Locations and dates can be found at this link: www.ramblers.org.uk/volunteer-zone

3.2 Some common insurance concerns relating to group walks

Walk Reconnaissance (Recces)

Carrying out a recce for a walk (walking the route beforehand) is not compulsory but is strongly encouraged and considered good practice; if you have not performed a recce this won't invalidate the insurance. We recommend recces so that walk leaders can feel confident about the route they are going out on and it's another way of avoiding risk when leading group walks.

The insurance covers all members whilst conducting recces for group walks.

Dogs on walks

Dogs on walks do not affect the insurance cover in any way and incidents caused by dogs are covered by the insurance policy, as long as the activity is a recognised and planned Ramblers activity. Responsibility for the dog lies with the individual dog owner who must ensure that their dog remains under close control.

The Ramblers are aware many groups have a blanket ban on allowing dogs on walks and we encourage groups to consider allowing dogs where possible as it is often the case that people join Ramblers in order to walk with their dogs and meet like-minded people.

Please note under the Disability Equality Act (2010) the wording of 'no dogs' on walk descriptions is in breach of the Act. The Act covers indirect disability discrimination; this occurs when there is a policy or practice which disadvantages people with a disability. An example from the Act is a 'No dogs' rule which particularly disadvantages assistance dog users. Therefore an organisation is required to make reasonable adjustment to this rule to ensure that no disadvantage occurs.

Assistance dogs covered by the Act are:

- hearing dogs
- guide dogs
- service dogs
- therapy dogs
- seizure alert dogs

Under the Act, these dogs **must** be allowed to walk with their owners. If groups, areas or Walk Leaders do not want dogs on their walks they must state "Registered assistance dogs only".

Non-members on walks

Liability cover exists to give protection to non-members on 'taster walks' in the case of a claim being made *against* them by a third party. Non-members on taster walks are insured on up to

three walks. After that non-members are not insured and can only be covered by becoming a member.

The Walk Leader is the person most exposed to any risk of a claim being made and has a duty of care for all walkers regardless of whether they are members or not; having non-members on walks doesn't invalidate the liability cover for the walk leader and back marker.

Leading walks for other organisations

Individual members, areas or groups are sometimes approached by other organisations and asked whether they can arrange a group walk on their behalf. In these instances volunteers should take care to ensure that they are clear which organisation is responsible for running the proposed walk. If it is to be run as a Ramblers activity (with the full knowledge and support of the area or group, with an appointed Leader and publicised as a Ramblers walk) then the Walk Leader will be covered by the insurance.

However, if responsibility for the walk rests with a separate organisation then the Ramblers insurance cover will not apply and the other organisation's policies and practices must be followed.

When individuals, areas or groups collaborate with other organisations in this way we strongly recommend that the question of responsibility and insurance cover is discussed and clarified explicitly beforehand. It is Ramblers policy not to organise walks that have the primary purpose of fundraising for other organisations.

Administering first aid

If an individual on a walk requires first aid, any member of the group can provide assistance until qualified help arrives. There is no danger of compromising insurance cover when providing first aid as required. It is better to do something rather than nothing at all. Please see the "Walk Leader Checklist" in the [Walk Leader toolkit](#) for first aid advice.

Transport to and from walks

Ramblers insurance does not cover travel to and from walks, meetings or events. For chartered coaches or public transport, insurance is a matter for the transport operator.

As an alternative to public transport some areas and groups operate car-sharing arrangements where walkers meet at a convenient point and then get to the actual start point of the walk itself in shared cars. The Ramblers supports car sharing as a means of reducing the environmental impact of driving to walks. However, Ramblers insurance does not cover any incident arising as a result of car sharing.

Ordinary private motor insurance covers drivers giving lifts to others. However, this cover is invalidated if a fare has been charged for the journey. Volunteers must take great care about the way car sharing is arranged and publicised.

Many areas and groups suggest in their programmes and other publicity that passengers in a car share should make a contribution to the driver towards mileage costs. This is fine as long as it is absolutely clear that passengers are being *requested* to make a *voluntary* contribution. It is also fine to suggest a level of voluntary contribution that may be acceptable (e.g. x pence per passenger per mile).

A suggested form of words for publicity is:

'Our area/group encourages car sharing and walkers often meet at x car park. Drivers often appreciate it when a voluntary contribution is made by passengers. As a guide, x pence per mile per passenger is considered an amount which reasonably covers the costs incurred by the driver.'

Disclaimer in group walks programme

Disclaimers don't offer any significant protection in the event of a claim. It may be useful to include some basic advice to participants but overdoing this can be unnecessarily off-putting as the risks are so low.

Winter walking, mountaineering and special equipment

There is a clear distinction between using equipment when *walking*, which is covered, and using equipment when *climbing*, which is not.

Where equipment such as crampons and ice-axes are needed for safety reasons (due to the conditions) over ground that could normally be traversed without this equipment, the insurers consider this to be walking and it is covered by the insurance policy.

Climbing activities (which includes "pitched climbing" where members of a party ascend in stages one after the other with the aid of a rope) is not covered.

SECTION 4: Path Maintenance

What's covered?

Many areas and groups have an associated path maintenance team who help improve paths and rights of way. Some teams may also have path wardens who are individual volunteers that patrol a particular section of path (see section 4.2).

Sometimes insurance cover for these teams and footpath inspectors is arranged by the local authority and in these situations the local authority determines the conditions under which the Ramblers team can operate. Whether or not cover is provided by the local authority, path maintenance volunteers may use Ramblers liability and personal accident insurance, provided they meet the necessary criteria.

Path maintenance volunteers are also covered by our personal accident insurance provided they meet the general conditions of the insurance – in particular that the team leader provides us with an up to date list of volunteers and that any work they do is with the knowledge and agreement of the relevant local authority or similar agency. See Section 4.1 below.

Path maintenance volunteers who are not members, but who are recognised by an area or group as a volunteer are covered by the organisations insurance whilst volunteering with the Ramblers. Team leaders will need to send their contact details to volunteersupport@ramblers.zendesk.com.

4.1 Makeup of a path maintenance team

Where a path maintenance team exists it is made up of a volunteer team leader and path team members. It is the responsibility of the team leader to ensure that all requirements set out in this guidance are met and that all team members are also aware of them.

Path warden volunteers, who patrol a particular section of path and as part of their duties may conduct light clearance or install way marker discs, are covered by the insurance. For anything involving heavy lifting, sawing or using power tools, more than one person needs to be present for health and safety reasons. As with path maintenance group activities, path wardens must operate with the knowledge and agreement of the relevant local authority or similar agency and they must be included in the list provided to the Ramblers of volunteers.

Where volunteers have been given express permission to act as a path warden by the local authority they take on the responsibilities of the team leader.

4.2 What is covered?

Path maintenance is split into two categories, the clearance of blockages and nuisances from a path or the building and repair of path furniture.

The list of activities covered is clearly defined and includes only the following activities:

- vegetation clearance from all sides of the path
- stile building and repair
- simple bridge construction, as defined by the Local Authority
- boardwalk construction and repair
- work on steps, gates, path surface or drainage
- erection of signposts and waymarks

Any other activities are excluded from the policy. The relevant Local Authority (sometimes the National Park Authority) and Landowner should always be aware the work is taking place and correct permissions gained before work commences.

4.3 Power tools covered

Small power tools may be used in the activities outlined in section 4.2. The tools that are covered are:

- Brush cutters
- Strimmers
- Lawnmowers
- Power secateurs
- Hedge trimmers
- Hand held drills

Volunteers holding a current relevant qualification may use chainsaws and the appropriate protective clothing must be worn.

No other power tools are covered. All necessary precautions should be taken to ensure the tools are used in a safe manner.

4.4 Conditions attached

Liability insurance cover

To be covered by this insurance Ramblers volunteer path teams need to demonstrate that they have taken care to ensure the safety of individuals participating in the work and members of the public who may be passing by, and checked to ensure the work carried out was to an appropriate standard. This needs to be documented, but need not be onerous.

Two procedures are required:

1. Going through a simple check-list can ensure that individuals' safety is considered. Please see the "Work party health and safety checklist" in the [Insurance Toolkit](#).
2. Ensuring that the finished job is 'signed off' by the landowner or local authority rights of way department and complete the Sign Off form. Where the local authority officer is not present the team should complete the form and return it to the officer with dated photos to show the completed work. The local authority officer can then make a site visit to sign it off or sign it off based on the photos provided.

Templates of a check-list and a sign-off sheet can be found in the insurance section of the path maintenance team toolkit for volunteer path teams who wish to make use of them.

www.ramblers.org.uk >volunteer zone > Support and Development > Path maintenance team toolkit >Insurance

Where these procedures are followed, it is important that each area or group with volunteer path teams nominates one individual to archive the documentation. If the local authority has its own forms then these will be sufficient.

A copy of the Sign Off form should be sent to volunteersupport@ramblers.zendesk.com and the original filed by the lead contact.

Personal Accident Cover

To be covered by this insurance Ramblers staff must be in possession of a list of all those who are on the volunteer path team. It is necessary to keep an up to date list as this affects our premiums.

A list of names should periodically be sent by the team leader to volunteersupport@ramblers.zendesk.com, ideally with the membership number of members and the full address, and phone number or email of any non-members.

4.5 Personal Accident Insurance

Personal accident insurance, for participation in practical work, is available to Ramblers members and non-members up to a maximum age of 80 years. If the local authority or similar agency organises their own personal accident insurance it is not necessary to use Ramblers personal accident insurance. There is no lower age limit Personal Accident cover, however anyone under the age of 18 years must be supervised at all times by a parent, legal guardian or nominated adult. This person must not be the person leading the activity. To view the safeguarding children and vulnerable adults policy please visit: www.ramblers.org.uk/volunteer/safeguarding

Schedule of Benefits

Benefit Description	Benefit Period	Benefit Amount
Death		£5,000
Permanent Total Disablement*		£25,000
Loss of One Limb*		£25,000
Loss of two or more Limbs*		£25,000
Loss of Sight in One Eye*		£25,000
Loss of Sight in Both Eyes*		£25,000
Loss of Speech*		£25,000
Loss of Hearing*		£25,000
Emergency Dental Expenses*		Up to £500
Hospitalisation	25 days	£30 per day. Max £750 any one Accident
Convalescence		£100
Broken Bones**		Arm £100 – Leg £200 Maximum £500 any one Accident

* The Benefit Amount shall be reduced by 50% in respect of Policyholders aged 70 years or over

** The Benefit Amount and the maximum amount payable shall be reduced by 50% in respect of Policyholders aged 65 years or older.

4.6 Reporting and recording incidents

In the event of an incident, teams should follow the same procedures as listed above in section 2. Where these procedures are followed, it is important that each area or group nominates one individual to archive the incident form and send a copy to:

volunteersupport@ramblers.zendesk.com.

If an injury occurs during practical work, a personal accident form must be completed and returned to Ramblers via volunteersupport@ramblers.zendesk.com within 10 days of the incident. Please see our path maintenance toolkit for the form for a personal accident claim. This applies to areas and groups who make use of the Ramblers insurance. If a separate policy is used, for example a local authority policy, you should refer to the guidance provided by that insurance provider. Where these procedures are followed, it is important that each area or group nominates one individual to archive the documentation.

SECTION 5: Safeguarding Children & Vulnerable Adults

The Ramblers safeguarding children and vulnerable adults policy includes concise and user friendly guidelines for volunteers. Volunteers responsible for organising area and group activities involving members and the public should be familiar with these guidelines, especially if they run activities targeted at or likely to attract children, young people and/or vulnerable adults. We have a

policy like this in place not only to meet our responsibilities towards vulnerable people but also as a condition of our insurance.

Incidents around safeguarding must be reported as an incident with an Incident Report form. Do not include personal details of third parties on the form itself and report the incident as soon as possible.

For more information see the guidelines at: www.ramblers.org.uk/volunteer/safeguarding

SECTION 6: Contact Details

Technical Data / FSA

Insurance Broker - Perkins Slade, Tricorn House, 51-53 Hagley Road, Birmingham, B16 8TP. Perkins Slade is a trading name of Howden UK Group Limited, part of the Hyperion Insurance Group. Howden UK Group Limited is authorised and regulated by the Financial Conduct Authority in respect of general insurance business. Registered in England and Wales under company registration number 725875. Registered Office: 16 Eastcheap, London EC3M 1BD.

Primary Liability Insurer Hiscox Underwriting Limited on behalf of Hiscox Insurance Company Limited, 1 Great St. Helens, London EC3A 6HX. Registered in England number 00070234. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Excess of Loss Liability Insurer Zurich Insurance Company. A public limited company incorporated in Ireland Registration No. 13460. Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland. UK branch registered in England and Wales. Registration No. BR7985. UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ. Authorised by the Central Bank of Ireland and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our regulation by the Financial Conduct Authority are available from us on request.

Personal Accident Insurer RSA/Royal and Sun Alliance plc are Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority

Any complaints regarding the Insurance should be referred to Perkins Slade immediately and will be dealt with in accordance with FCA regulations.

Liability Insurers

Hiscox Limited: Hiscox House, Sheepen Place, Colchester, Essex CO3 3XL.

Zurich Insurance Company: A public limited company incorporated in Ireland. Registration No. 13460

Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland.

UK branch registered in England and Wales. Registration No. BR7985.

UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

Personal Accident Insurers

RSA/Royal & Sun Alliance Insurance plc (No. 93792). Registered in England & Wales at St. Mark's Court, Chart Way, Horsham, West Sussex, RH12 1XL.

Ramblers' Association

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