



An insurance guide for Ramblers Walk Leaders 08/09

Civil Liability Insurance

Each year the Ramblers' Association arranges civil liability insurance for members who act on behalf the organisation. The insurance is of particular relevance to Walk Leaders but it also covers other activities such as committee meetings, campaign rallies, publicity events and even social events. This summary is specifically for volunteer Walk Leaders.

Ramblers volunteers organise over 500 led walks each week, helping to deliver a successful Led Walks Programme covering England, Scotland and Wales. The Led Walks Programme would not exist without the contribution made by thousands of Walk Leaders – thank you.

Walking is a relatively safe activity, especially when basic “good practice” is followed so that walks are organised in a safe and responsible way. However, it is still wise to take precautions to protect our members and the organisation as a whole against negligent acts. We achieve this by taking out civil liability insurance

It is important to note 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 a third party might be a landowner, a member of the public, or another Ramblers member.

The cover applies as long as:

- The activity is a *bona fide* Ramblers activity organised or approved by a Group or Area committee, and
- The activity is led or organised by a paid-up Ramblers member

The policy is underwritten by Royal Sun Alliance to the value of **£10m**¹. Please note medical & personal accident cover and motor cover are **not** included.

Good practice

Good practice can sound daunting or smack of procedure, but this should not be the case. Good practice is likely to have formed part of the Group's established way of operating for many years.

Some of the most basic elements of good practice in leading walks are simple steps such as:

- a) Familiarity with the route by walking it beforehand and making a note of any complicated sections (e.g. busy roads to cross, slippery banks to descend, sections where the route is not so clear, possible presence of livestock). Most walk leaders already do this routinely and call it a “recce”.
- b) Before setting out on the walk, make sure everyone is aware of the distance and terrain involved and any sections that were identified on the recce where particular care is required.
- c) Know who is on your walk and ensure that the Group stays together. Appoint a back-marker for larger groups to keep the party together and do not take more people than you feel comfortable leading.

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¹ You may have received an earlier version of this summary, produced in September 2008, stating our cover as £5m. Between that guidance being produced and the policy starting in October, the level of cover was increased to £10m.

Some common concerns

- From an insurance perspective, dogs can come on walks. They remain their owners' responsibility and should be under close control at all times.
- Non-members are encouraged to walk with the Ramblers. Their presence on a walk has no bearing on the insurance of the Walk Leader.
- Mountain walking or winter walking which requires special equipment may be covered, but not mountaineering. Please refer to the Guide for more details.
- First aid should be given to anyone in need until qualified help arrives and does not affect the insurance cover.

Recording and reporting incidents

In the unlikely event of an incident occurring on a walk you are leading it is your duty to report that incident to your Group where it will be recorded in the Group Accident Book. (Some Groups may refer to these as Incident Books). In addition, serious incidents must be reported to our insurance brokers and to Central Office.

An incident may be regarded as an occurrence, which affected, or could have affected the safety and security of the walkers you are responsible for. An incident therefore may not always result in injury. Damage to third party property would, for example, be regarded as an incident.

Serious incidents, which need to be reported to the insurance brokers and to Central Office will certainly include:

- Any kind of fatality
- Calling out the emergency services, including mountain rescue
- An allegation of slander or libel
- An investigation under child protection legislation
- Damage to third party property
- An injury involving either referral to or actual hospital treatment. Some examples include:
 - Any head injury requiring medical treatment
 - Any fracture (other than to fingers, thumbs and toes)
 - Any amputation or dislocation of shoulder, hip, knee or spine
 - Loss of sight (permanent or temporary)
 - Electric shock or burn leading to unconsciousness, requiring resuscitation or leading to hospitalisation for more than 24 hours
 - Hypothermia or heat induced injury leading to unconsciousness, requiring resuscitation or leading to hospitalisation for more than 24 hours
 - Loss of consciousness caused by asphyxia or by exposure to a harmful substance or biological agent

Please note that the list above is not exhaustive. If you're not sure if an incident should be classed as serious, please contact the Led Walks Team at Central Office on the details below.

Please use Annexe A of the Civil Liability Insurance Guide 08/09 to report accidents within your Group. Use Annexe B to report serious incidents to the insurers and Central Office.

Further details

Further detail is available in 'Civil Liability Insurance: A guide for Ramblers Areas and Groups' available on www.ramblers.org.uk or by contacting your Group Secretary. If the guide does not answer your query please contact insurance@ramblers.org.uk or phone 020 7339 8500.