



## Employers Liability Insurance for BMC Clubs / Huts

This cover is available to BMC clubs following completion and return of a satisfactory application form (Attached). **Cover is not applicable automatically** although there is no charge to clubs for standard cover.

### Summary of cover

Employers' Liability insurance, provides protection against your clubs' legal liability for damages and legal costs arising from Injury to any Person Employed caused during the Period of Insurance and arising out of and in the course of employment in your club. By arranging this cover means that your club will comply with your statutory Employers' Liability requirements.

Principal Features of cover include:

- Injury to any employee caused during the period of insurance. Injury is defined as 'bodily injury, death disease or illness.
- Legal Defence costs in defending proceedings arising from a breach of the Health & Safety at Work Act 1974, the Health & Safety at Work (Northern Ireland) Order 1978 where there has been no actual injury is covered under a separate section of your Policy. (Limit of Indemnity £250,000 any one period of insurance).
- Limit of Indemnity £10,000,000 for any one event (restricted to £5,000,000 in respect of terrorism), inclusive of all legal costs.

### Who might be an Employee?

The intention is to provide cover for cleaners and light maintenance work carried out by members. Employees are not only those persons who are remunerated however (for the purposes of Employers' Liability). For example, if a club directs an individual in not only what it wants doing, but also how it requires a task to be carried out, it may inadvertently put itself in the position of being an "employer".

There is no intention under the policy to provide cover for the benefit of an outside contractor who might otherwise be charging a fee for the task, or indeed provide any liability cover (of whatever type) for any climbing instructor.

### Statutory Certificates of Employers' Liability

These will be issued by Howden, following completion of the application form. We are not allowed to issue a certificate without the completed information. You will need to complete all details including any ERN number. You will only have an ERN number if you have any single employee who earns more than £1042 per month.

Once issued Certificates must be displayed on your club notice board.

## **Cover limits Hut maintenance**

- Work at height ( no cover for 3m or above )
- Use of chainsaws
- Work on gas appliances
- Electrical work that requires a Part P certification

If your club intends to undertake such work you should refer this to us for approval by insurers before it commences. It is very likely that cover for such work can be confirmed, but you will be asked to evidence your risk assessments/working methods and provide comfort to the insurer that the work is being carried out safely and by competent individuals. It should be noted, however, that this is not a contractor's insurance policy and if major works are to be undertaken, additional insurance may be required.

## **General Conditions of your cover**

If there are any changes where the risk is increased you must inform BMC or Howden immediately. Failure to do so could invalidate the policy or result in a claim being repudiated. You must at your own expense take all reasonable precaution(s) to prevent any occurrence, or cease any activity which may give rise to liability under the policy and maintain all buildings, furnishings, equipment etc in a reasonable condition.

## EMPLOYERS' LIABILITY INSURANCE FOR BMC CLUBS / HUTS

Club Name	
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This should be the legal title of your club. If you are an unincorporated body, the title will be "The committee for the time being of..."

BMC Affiliation Number	
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Contact Name	
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Contact Address	
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Postcode	
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Telephone	
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Mobile	
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Email	
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What was the annual income for the last financial year?	£	
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What is your estimated wage roll for the next financial year?	£	
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What is your HMRC Employers Reference Number?	
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- This will be in the form NNN/Aznnnnn, where NNN is the 3-digit code for the relevant tax office and Aznnnnn is the ERN number, with Az being letters and n numbers.
- This is mandatory information that we are required to provide to the Employers' Liability Tracing Office (ELTO)
- If your club does not have an HMRC Employers' Liability Reference Number (ERN), please confirm the reason for this from the following:

All employees earn less than the PAYE threshold	
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The club is registered in Jersey or Guernsey	
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I declare to the best of my knowledge and belief that the club has not had any claims made against it in the last years that have arisen from an injury to an employee, that all the information provided is true and complete and all material information has been disclosed and will form part of the contract between the club and the Insurer.

Signed <small>on behalf of the club</small>			Date	
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When completed please return this form to [mountaineering@howdengroup.com](mailto:mountaineering@howdengroup.com) for issue of cover.