

## British Mountaineering Council Summary of Individual Members' Combined Liability Insurance

Howden Insurance Brokers Limited is one of the largest independent insurance brokers in the UK and the Sport & Recreation division provides advice and assistance to more than 300 National Governing & Representative Bodies of Sport and Recreation, and more than 3 million individual participants, throughout the UK.

Our experience is such that we are able to provide a flexible service so as to cater for the complex but uniquely different needs of those involved in Sport and Recreation.

For reasons explained in the following cover explanations we believe that the Insurance Scheme for BMC members meets the demands of an individual member of British Mountaineering Council.

### Insurance Scheme for Individual Members of British Mountaineering Council

Continued litigation reinforces the need for all sports organisations to have full and appropriate insurance protection. Without it you could be held personally financially liable to compensate for losses for which you do not hold valid insurance.

The following covers provided are summarised over the page. We emphasise that details are a summary only. A specimen full Liability policy wording is available to view at the [www.bmc-insurance-centre.co.uk](http://www.bmc-insurance-centre.co.uk)

### Combined Liability

Provides protection from the consequences of claims against a BMC member for injury, financial loss or damage to property, where negligence occurs.

Instructors must obtain their own cover direct from Howden at [www.247sportsinsurance.co.uk](http://www.247sportsinsurance.co.uk) or by telephone 0121 698 8050

### Material Facts

The insurance is provided on the basis that at the time of your membership renewal you have declared any relevant material facts which may affect the cover, including:

- Any incidents which you know about which may cause a claim on the policy
- Any criminal convictions (other than road traffic offences) or are currently declared bankrupt
- You are a fully paid affiliated member of BMC

### Outline of cover

All members of BMC have a responsibility to ensure that anything they do does not cause injury or financial loss to others or damage to property. If they do, and negligence is proved, they could become legally liable to pay compensation. Accidents in mountaineering can and will happen and in this litigious age, members are vulnerable to claims that can sometimes involve very large sums of money.

### Combined Liability provides a breadth of cover that is rarely available through non-specialist brokers.

Appropriate cover is therefore essential. Combined Liability provides cover for legal liability under civil law to the general public for personal injury or damage to third party property.

#### Important

The Combined Liability cover is provided on a "claims made" basis - which means that there has to be a policy in force at the time at which the incident is first reported to us, not necessarily at the time the activity was undertaken. Once a policy is cancelled, no cover is provided for claims that are notified after the date of cancellation. It is therefore essential that all incidents or circumstances that might give rise to a claim are reported to Howden immediately.

## Limit of Indemnity

### Public Liability

- £15,000,000 any one event
- £15,000,000 any one period of cover for products and pollution

### Professional Indemnity

- £10,000,000 any one claim and period of cover

**For members who are not permanently in the UK, the total limit for Public Liability is £10 million**

The Limit of Indemnity is the maximum amount of damages insurers will pay in relation to the settlement of claims. **There is no Policy excess.**

You must report every claim and any incident that is likely to give rise to a claim in the future.

## Geographical Limits

Cover is applicable worldwide, subject to the exclusion of any legal action brought against the insured in a court of Law within the USA/Canada. This does not mean that activities in the USA/Canada are excluded, simply that legal actions brought in the USA/Canada are excluded.

Combined liability includes the following covers:

Public Liability	Accidental bodily injury to third parties and/or damage to third party property arising out of your insured activities
Products Liability	Accidental bodily injury to third parties and/or damage to third party property arising out of any goods sold or supplied by you (including refreshments)
Provision of Advice	Loss (financial or otherwise) arising out of Errors and Omissions. For example, bad advice (instruction/coaching) or failure to act
Libel and Slander	Protection against the consequences of defamatory statements, this is important in respect of any communications produced, or forums held online

The shaded areas of the table are sections of cover provided by the Combined Liability policy over and above those of a standard Public Liability policy.

## Paid Instructors

It is important to realise that the policy does not provide any cover for paid instructors. If you require cover to provide insurance protection whilst carrying out paid mountaineering instruction please contact Howden on 0121 698 8050 or obtain cover direct at [www.247sportsinsurance.co.uk](http://www.247sportsinsurance.co.uk).

## Insured Activities

The following are recognised by the BMC and its insurers as authorised activities which are covered under this policy:

- Mountaineering activities: Winter and summer mountaineering, ski mountaineering, ski touring, scrambling and via ferrata. Rock climbing, bouldering, climbing on artificial climbing walls (indoor and outdoor, including competition climbing), using climbing specific training apparatus (campus and finger boards) in public climbing wall facilities, route setting, abseiling. Hill walking, low-level walking, guided walks, fell and mountain running, navigation, orienteering, gorge-walking, canyoning and camping. Tyrolean traversing, coasteering, slack lining (excluding high lining), emergency first aid in the outdoors and dry tooling.
- Secondary activities including mountain biking and canoeing/kayaking when used to access a route in order to take part in an activity stated above.
- Includes cover for route setters (individuals who set routes on climbing walls) working as labour only sub-contractors at BMC events.



The policy also extends to provide cover in respect to the following:

- Liabilities for club members who are sued as a result of an incident involving members’ domestic dogs when the dog is accompanying a member on a club meet.
- Representation on any management committee or acting as a trustee with respect to the operation of mountaineering huts
- Maintenance of mountaineering huts (excluding work above 3m, use of chainsaws, work on gas appliances and electrical work requiring a Part P certification unless confirmed by insurers in advance).

### Principal Exclusions

Liability arising out of:

- Deliberate, dishonest or criminal acts of the Insured
- Injury to Employees
- Ownership or use of any vehicle, aircraft, hovercraft or water-borne craft
- Damage to data
- Loss of or damage to your own property
- Medical malpractice (unless first-aid provided by the coach which is included)
- Abuse in respect of the individual accused or alleged to have committed abuse or have ignored/condoned or permitted abuse
- Incidents/claims known to you but not reported to insurers
- Product guarantee or recall, repair or replacement
- Residents outside of Great Britain and Northern Ireland, Isle of Man, Channel Isles, and Republic of Ireland.
- Incidents prior to becoming a member of BMC or, if there has been a break in membership, prior to the most recent date of joining.

**It is not the intention of this insurance to provide cover for qualified instructors who are charging for their services.**

### Personal Accident Insurance

This provides a “no-fault” compensation for Individual members of BMC between the ages of 3 and 80 who are injured whilst participating in a BMC activity (as defined in the Liability section) anywhere in the world (includes direct travel to and from the activity within the UK only).

#### Benefits

1. Permanent Total Disability from regular gainful employment <b>(Maximum age 70 years)</b>	£10,000
2. Loss of limb (s)	Up to £10,000
3. Loss of sight - Eye(s)	Up to £10,000
4. Loss of speech or hearing in both ears <b>(Maximum age 70 years)</b>	Up to £10,000
<b>Special Benefits as noted below</b>	
5. Emergency Dental Expenses per person for up to 2 accidents per person in any one period of insurance (£50 excess)	Up to £500
6. Paralysis A total loss of use of all four limbs, bladder and rectum B total loss of use of two legs, bladder and rectum	£50,000 £25,000
7. Retraining	Up to a maximum £10,000 any one insured person
8. Accident Medical Expenses	Up to £2,500 any on insured person
9. Coma benefit (max 104 weeks)	£350 per day
10. Hospitalisation (max 104 weeks)	£50 per day
11. Convalescence	£100 per week

Special Benefits 5 to 11 are reduced by 50% for insured persons aged 70 and over

**All Benefits are subject to the Policy Terms and Conditions of the policy**

## Significant Exclusions

Injury arising out of:

- Anybody over the age of 80 years
- Residents outside of Great Britain and Northern Ireland, Isle of Man, Channel Isles, and Republic of Ireland.
- Professional sports person or professional entertainer
- Suicide or deliberate self-harm
- Engaging in aviation as a pilot or crew member
- Member of the armed forces whilst on active duty
- Post traumatic stress disorder, psychological or psychiatric condition
- Repetitive stress (strain) injury or syndrome
- Driving whilst under the influence of alcohol over the legal limit
- Any act of terrorism.

The information contained in this summary is confined to general Policy details. Specific terms and conditions are available for inspection or clarification from:

Howden Insurance Brokers Limited  
Tricorn House  
51-53 Hagley Road  
Birmingham  
B16 8TP  
T: 0121 698 8000 | F: 0121 625 9000  
Web: [www.bmc-insurance-centre.co.uk](http://www.bmc-insurance-centre.co.uk)

Howden is a trading name of Howden Insurance Brokers Limited, part of Howden Group Holdings. Howden Insurance Brokers 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: One Creechurch Place, London, EC3A 5AF. Calls may be monitored and recorded for quality assurance purposes

Combined Liability Insurance (£5m) is provided by Hiscox Insurance Company Ltd. Hiscox Insurance Company Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Hiscox Underwriting Limited, Hiscox Europe Underwriting Limited and Hiscox ASM Limited are authorised and regulated by the Financial Conduct Authority.

Hiscox Plc is a company registered in England and Wales under company registration number 2837811. Registered office 1 Great St Helen's, London, EC3A 6HX

---

Excess Public Liability insurance (£5m in excess of £5m) is provided by Allianz & Royal Sun Alliance

Allianz 57 Ladymead, Guilford, Surrey GU1 1DB. Allianz is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority RSA registered in England and Wales at St Mark's Court, Chart Way, Horsham, West Sussex RH12 1XL Royal & Sun Alliance (RSA) is authorised and regulated by the Financial Services Authority

Excess Public Liability insurance (£5m in excess of £10m) is provided by QBE UK Limited

Registered Office: 30 Fenchurch Street, London EC3M 3BD

QBE UK Limited Authorised by the Prudential Regulation Authority and the Prudential Regulation Authority; registration number 202842

---

Personal Accident insurance master policy number RTT276186  
Underwritten by Royal & Sun Alliance Insurance plc, registered in England and Wales at St Mark's Court, Chart Way, Horsham, West Sussex RH12 1XL

Royal & Sun Alliance (RSA) is authorised and regulated by the Financial Services Authority

---