

Summary of Liability Insurance:



Insured:	The Ramblers' Association and Members		
Period of Cover:	01 October 2016	to	30 September 2017
Retroactive Date:	01/01/1985	(but subject to earliest date of continuous membership)	
Activities:	Declared activities of the Ramblers Association, including campaigning, instruction & coaching, Duke of Edinburgh approved activity provider, Big Pathwatch and Ramblers routes, maintaining & improving footpaths, promotion & development, project funded activities including Get Walking and Keep Walking, property, rental from others, rambling, scrambling (defined as terrain where a rope or safety equipment would not be required except in emergencies) walking and hill walking (is defined as terrain where a rope would not be required except in emergencies) social events including staff activities		
Who is entitled to Indemnity:	Ramblers' Association, Welsh and Scottish Councils, employees, volunteers & committee members, local groups & their volunteers, individual members whilst participating in recognised Ramblers Association group events/walks, flexi group individual members, walking for health walk leaders, volunteers, Duke of Edinburgh (DoE) participants registered with the Ramblers Association (DoE Participants limited to £5,000,000 Limit of Indemnity only)		

The policy only provides Indemnity to UK residents, except for student members who are temporarily resident and cover for those members is strictly for UK activities only

This cover does not extend to individual Ramblers Clubs

COMBINED LIABILITY INSURANCE

Cover is provided by Hiscox Insurance Company Limited and Zurich Insurance plc. Hiscox and Zurich are authorised and regulated by the Financial Conduct Authority (the "FCA") and may effect and carry out contracts of insurance.

Policy Number: HU P16 1924908 and 150/2C02/EQ651142/3

Cover

This covers legal liability for damages and legal costs arising out of Third Party loss, injury or damage, in connection with the activities described above occurring and notified to Hiscox within the period noted above. Cover includes public liability, professional indemnity, liability for damage to leased and rented premises, member to member liability, indemnity to principals and liability arising out of goods sold or supplied including refreshments. All incidents that may give rise to a claim in the future should be notified to Hiscox through Perkins Slade Ltd., at the time of incident.

Limit of Indemnity	Public Liability	£10,000,000	any one event
	Products Liability	£10,000,000	any one period of cover
	Professional Indemnity	£10,000,000	any one excluding defence costs
	Management Liability	£10,000,000	any one period of cover (Association only)

Policy cover for claims below £5,000,000 (£2,500,000 in respect of abuse) are covered by Hiscox, and above £5,000,000 (£2,500,000 in respect of abuse) are covered by Zurich Insurance.

Principal Exclusions

Liability arising out of:

- 1 Criminal Acts
- 2 The ownership, possession or use of any mechanically propelled vehicle, aircraft, hovercraft or water-borne craft
- 3 Product Guarantee or recall, repair or replacement
- 4 In connection with damage to any data
- 5 Medical malpractice
- 6 Damage to own property
- 7 Abuse in respect of the individual accused or alleged to have committed abuse or have permitted abuse
- 8 Incidents prior to the retroactive date above
- 9 Incidents / claims known to you but not reported to Insurers within 30 days
- 10 Incidents prior to membership of the Ramblers Association
- 11 Tour Operators liability or any liability arising from The Package Travel, Package Holidays and Package Tours Regulations 1992

Restricted cover applies in respect of legal actions brought in a court of Law outside of Europe.

The above is intended to be a summary of cover only, a full copy of the cover is available on request from 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 Group. Howden 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.

Cover is provided by Hiscox Insurance Co.Ltd. Hiscox Insurance Co.Ltd. Registered in England and Wales at 1, St Helens', London, EC3A 6HX Hiscox Insurance Co.Ltd. is authorised and regulated by the Financial Conduct Authority (the 'FCA')

Zurich Insurance plc is authorised by the Irish Financial Regulator and subject to limited regulation by the Financial Services Authority