

Combined Liability Insurance

We all have a duty of care to those around us and continued litigation reinforces the need for sport and recreation organisations to have appropriate insurance protection. Without it, you and your members could be found personally financially liable to compensate for losses.

In consultation with the Ramblers Association, Howden are pleased to offer a combined liability insurance solution to meet the needs of their affiliated Clubs and Groups whilst undertaking official club rambling activities.

The Ramblers affiliated clubs benefit from a saving of up to 40% compared to other affiliated club pricing from Howden (% varies dependent on number of members at the club)



What Combined Liability policy automatically includes

Public Liability (Claims Occurred)	Accidental bodily injury to third parties and/or damage to third party property arising out of your insured activities
Products Liability (Claims Occurred)	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)
Professional Indemnity (Claims Made)	Professional Loss (financial or otherwise) arising out of Errors and Omissions. For example, bad advice (instruction/coaching) or failure to act
Libel and Slander (Claims Made)	Protection against the consequences of defamatory statements, this is important in respect of any communications produced, or forums held online
Abuse (Claims Made)	Abuse concerning children and vulnerable adults. Protection for damages awarded against the organisation (specifically for abuse, the alleged individual perpetrator does not receive any cover)
Management Liability [formerly called Directors and Officers] (Claims Made)	Protection for the Committee for the time being, directors, officers and senior managers against claims arising from their decisions or actions taken
Legal Advice Helpline available 24 hours a day, 7 days a week [provided by DAS Legal Expenses Insurance Company Ltd]	Access to a legal advice helpline to assist in the day to-day running of your club:
Employers Liability	Protects the club in respect of legal liability for damages arising out of death or injury to employees in the course of their employment. Under British Law you can still be an employee even if you are not paid. Therefore, club volunteers may be considered an employee.

The shaded areas of the table are sections of cover provided by the Combined Liability policy not usually included in a standard Public Liability policy.

If obtaining quotations with other brokers or insurers be mindful that they may apply inner or lower limits than the Howden combined liability policy.

It is important that alternative insurers understand the full role and activity of the club. The policy negotiated with Howden has been developed to recognise broader activities than just Rambling. Eg the role of walk leader, working parties and social events.

Details of the insurance can be found at:

<http://ramblers-association.howden-sites.co.uk/>

You can obtain a quotation and buy the insurance online from Howden via their 247 insurance centre:

<https://www.247sportsinsurance.co.uk/Clubs/Create>

If you would like to discuss the liability insurance or if your club have additional insurance needs please contact Howden Customer Support on **0121 698 8000**.

Howden

Tricorn House, 51-53 Hagley Road,
Birmingham. B16 8TP

T +44 (0)20 7623 3806

F +44 (0)20 7623 3807

E info@howdengroup.com

www.howdengroup.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.