

Summary of Liability Insurance:



Insured:	The Ramblers' Association and Members		
Period of Cover:	01 October 2018	to	30 September 2019
Retroactive Date:	02/04/2012	in respect of Walking for Health activities	
	01/01/1985	in respect of The Ramblers Association and their members (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 , Access Pilot, Don't Lose Your Way, Stepping Out with Carers, 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:	Rambler's 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 trained 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

Primary Liability is provided by Hiscox Insurance Company Limited and Excess of Loss is provided by Zurich Insurance plc.

Policy Number:	The Ramblers Association	HU P16 1924908 and KN867805
	Groups, Members & Walking for Health Leaders	HU P16 1950922 and LN867806

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 Insurers 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. For full details of the cover provided please contact Ramblers.

All incidents that may give rise to a claim in the future should be notified to Insurers through Howden at the time of incident.