

## Affiliate clubs and groups summary of Combined Liability insurance

### Sport and Entertainment team

A dedicated team of sport and entertainment insurance professionals at Howden provides assistance to:

- Over 300 National Governing Bodies of sport and recreation throughout the United Kingdom
- 60,000 voluntary sports clubs
- 100,000 coaches, teachers and instructors
- More than 3,500,000 active participants

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.

Howden has worked with Ramblers Association to understand the insurance requirements of their members and can offer one policy with a menu of options providing flexible protection at competitive premiums.

### Insurance scheme for Ramblers Affiliate Clubs and Groups

We all owe a duty of care to those around us and 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.

### Combined Liability

Provides protection from the consequences of claims made against a Ramblers Affiliate Club or Group, Club member, committee member, trustee or volunteer for injury, financial loss or damage to property, where negligence occurs.

**Please note: This cover does not provide an automatic payment of benefits for injuries.**

**This document is intended as a summary only. A copy of the policy wording is available from Howden. If you have any questions we will be happy to discuss them with you**

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W: [www.howdengroup.com](http://www.howdengroup.com)

### Important note

Before purchasing cover please do read the Important Information and Insurer Key fact documents available online using the links provided by us.

If you're unable to access our website and need printed copies, please contact us on 0121 698 8000.

We recommend that you print and permanently retain a copy of these documents for future reference. We will not be able to proceed with your insurance cover until you have signed a declaration on the proposal or online form confirming that you have read these documents.

If you have any questions regarding the content of these documents we will be happy to discuss them with you. We believe that the Insurance Scheme for Ramblers Clubs meets the demands and needs of a rambling club.



## What you need to advise insurers

We take this opportunity to remind you that you owe a duty to make a fair presentation of the risk to the insurer. You have a duty to disclose to the insurer every material circumstance which you know or ought to know after a reasonable search or which is sufficient to put the insurer on notice that it needs to make further enquiries for the purpose of revealing those material circumstances. In addition, you have a duty to disclose information in a clear and accessible manner.

A circumstance is material if it would influence a prudent insurer's judgment in determining whether to take the risk and, if so, on what terms.

Failure to disclose a material circumstance may entitle an insurer to:

- In some circumstances, avoid the policy from inception and in this event any claims under the policy would not be paid;
- Impose different terms on your cover; and/or
- Reduce the amount of any claim payable.

This duty applies:

- Before your cover is placed;
- When it is renewed; and
- At any time that it is varied.

Examples of matters that an insurer may regard as material for this type of policy include:

- Any incidents which you know about which may cause a claim on the policy
- Any persons who sit on your board/committee who have criminal convictions (other than road traffic offences) or are currently declared bankrupt

These are only examples and this is not meant to be an exhaustive list. If you are not sure whether a fact is material, you should disclose it. Please contact us immediately for assistance if you do not fully understand your duty of disclosure, if you are unsure whether information may be material or if it comes to your attention that you may have not disclosed full and accurate information. Failure to do so may invalidate your policy or result in cover not operating fully.

## Outline of cover

### Combined Liability

All Clubs 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 proven, they could become legally liable to pay compensation. Accidents when rambling can and do happen and in this litigious age, members are vulnerable to claims that can sometimes involve very large sums of money. Appropriate insurance is therefore essential.

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

### Important note

#### Basis of Cover

The Public, Products and Employers Liability sections of the policy are written on a Claims Occurred basis. Simply this means that a claim on these sections will be covered if incidents occur within your policy period.

All other sections of the policy are provided on a "claims made" basis and as such it is essential that any claims or circumstances that might give rise to a claim are notified during the policy period in accordance with the terms of the policy wording, otherwise right to indemnity under this insurance will be forfeited.

Once a policy is cancelled, no cover is provided for Professional indemnity, Libel and Slander, Abuse, or Management Liability incidents, notified after the date of cancellation.

#### Retroactive date

The policy will exclude incidents/claims happening before the retroactive date, which will be shown on your policy schedule.

**It is essential that all incidents or circumstances that may give rise to a claim are reported to Howden immediately on 0121 698 8050.**

It is important to ensure that policy documents are never thrown away, but held in a place of safekeeping.

The Howden Sports and Recreation Combined Liability Insurance include the following sections of cover:

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 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: Tel: 0845 270 3298 and quote your policy number.
The shaded areas of the table are sections of cover provided by the Combined Liability policy which may not usually be provided by a standard Public Liability policy.	

### Insured activities are:

Sports club undertaking setting club rules, ensuring adherence to club rules, disciplining members who fail to adhere to club rules, arranging suitable times and locations for club activities, promotion of club activities, arranging club events for members and fund raising purposes and the provision of instruction, coaching, training, tuition, supervision, advice and assessment in respect of Rambling and participation in Rambling

### And indemnity includes:

- Walks and rambles as organised and sanctioned by the affiliated club
- Liability 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 walk/ activity as stated above
- Social events arranged by / on behalf of the Rambling club other than those considered to be of a hazardous nature
- Individuals who may be interested in joining a club are covered provided their details (name/address) are properly recorded and the records retained. Insurers will allow a maximum of 3 walks under this extension of cover
- A club member who causes injury, damage or financial loss to a fellow member
- A club which borrows, rents or leases a premises for club meetings or social purposes and is held liable for damage to the facility
- Cover extends to anywhere in the world, with the exception of activities in USA or Canada

### Limit of Indemnity – Combined Liability

- £5million Public & Products Liability & Professional Indemnity any one period of cover for products/pollution claims
- £1million Management Liability
- Abuse cover is limited to £2.5million any one period

The Limit of Indemnity is the maximum amount of damages insurers will pay in relation to the settlement of claims. It is also important to ensure that adequate Limits of Indemnity are purchased to reflect potential damage awards and legal costs for claims that may be brought some time in the future.

## Need a higher limit of indemnity?

In view of the ever increased size of civil court awards for damages, we recommend you consider increasing your limit of indemnity.

As part of your renewal process you will be offered the opportunity to increase your Public and Professional Indemnity limit of indemnity to £10m.

If you select this option the Abuse limits will remain at £2.5m, and Management Liability (formerly Directors and Officers) limit will remain at £5m. If you wish to increase these limits please contact Howden to discuss your needs.

## 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 (except for first-aid provided which is included)
- Abuse in respect of the individual accused or alleged to have committed abuse or have permitted abuse
- Incidents/claims known to you but not reported to insurers
- Product guarantee or recall, repair or replacement
- Incidents prior to becoming a club member of an affiliate Ramblers Club, or if there has been a break in membership, prior to the most recent date of joining.
- Activities in USA or Canada

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

## Employers Liability

Cover has been automatically included to protect the club in respect of legal liability for damages and legal costs arising out of death or injury caused to employees in the course of their employment.

The limit of indemnity per incident is £10 million with the exception of terrorism which will be limited to:

- £5 million per period.

Cover is written on a claims occurred basis of cover.

## Claims reporting

You must immediately report every claim and any incident that is likely to give rise to a claim in the future. Please do not fail to report an incident on the assumption you are not liable.

Incident notification guidance and requirements will be included with your policy document.

## Optional insurances

If you require cover under the following headings please contact Howden to obtain quotations as cover is only available when purchasing cover offline.

### Crisis Containment

Optional £25,000

Costs incurred to utilise the services of a public relations specialist in relation to covered claims under any section of your Hiscox policy.

### Event Cancellation Abandonment

This policy indemnifies the Insured against losses sustained by reason of the interruption, postponement, cancellation or abandonment of an event. Please contact Howden for a quotation.

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

Howden Insurance Brokers Limited  
Tricorn House, 51-53 Hagley Road, Birmingham,  
B16 8TP  
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E: [sport@howdengroup.com](mailto:sport@howdengroup.com)

Howden is authorised and regulated by the Financial Conduct Authority.

The parties to the Policy have the right to choose the law applicable to the Policy. Unless the parties agree otherwise in writing any dispute concerning the interpretation of this Policy shall be governed and construed in accordance with English Law and shall be resolved within the non-exclusive jurisdiction of the courts of England and Wales.

The Combined Liability and Employers Liability insurances are provided by Hiscox Limited, Hiscox House, Sheepen Place, Colchester, Essex CO3 3XL.

Hiscox are authorised by the Prudential Regulation Authority, and are regulated by the Prudential Regulation Authority and the Financial Conduct Authority. Any complaints should be referred to Howden immediately and will be dealt with in accordance with FCA regulations.

### **What to do if you have a complaint**

If you wish to make a complaint you may do so by contacting any member of our staff by whatever means is convenient to you. If you cannot settle your complaint with us to your satisfaction, you may be entitled to refer it to the Financial Ombudsman Service (FOS). The FOS can be contacted by accessing the website [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk) or telephoning 0800 0234567 or 0300 1239123.



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