British Mountaineering Council

Individual Members - Confirmation of Liability Cover

Insured: The British Mountaineering Council its employees, committee members & volunteers, individual & honorary members of the BMC, affiliated BMC clubs whether incorporated or unincorporated, their officers, committee members, club members, trustees, club hut trustees hut wardens and volunteers

Includes cover for route setters (Individuals who set routes on climbing walls) working as labour only sub-contractors at BMC events

Period of Cover: 01 January 2026 to 31 December 2026

Retroactive Date: 01 January 1985

Cover applicable to: Residents of UK, Republic of Ireland and Gibraltar only including Armed Forces/BFPO

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 w all 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, emergency first aid in the outdoors and dry tooling. **Notes:** club members are covered for these activities whether undertaken as part of a club meet or on an individual/personal basis.

- **Secondary activities (i.e. activities which are not be the main activities of the Club**): These include cycling, mountain biking, canoeing, kayaking, caving and potholing (excluding the use of explosives and underwater exploration), mine exploration of an existing mine subject to the appropriate legal permission and not for the purposes of 'developing' or 'mining' the existing mine. **Notes:** club members are covered for these activities but in the context of club meets only.

- 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)

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

- 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 club meet.

- Indemnity to any person hiring or loaning land to a club in respect of legal liability for which the insured club would have been entitled to indemnity under this policy.

- Representation on any management committee or acting as a trustee with respect to the operation of mountaineering huts

- Prospective new club members provided full names and addresses are included on the next quarterly membership declaration to the BMC.

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 5AGF. Calls may be monitored and recorded for quality assurance purposes.

Combined Liability

Policy Number LCP300511900

Insurer Endurance Insurance Worldwide Limited

This policy covers legal liability for damages and legal costs arising out of Third Party death, injury or damage, in connection with the activities described above and notified to Insurers within the insured 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. The cover is written on a 'claims made' wording, which means that the cover will respond when the claim is made, not when the incident occurred.

Primary Limits of Indemnity

1	Public Liability	£5,000,000	any one event (any one period for Products, Pollution)
2	Professional Indemnity	£10,000,000	any one claim excluding defence costs
3	Criminal Legal Defence Costs for Health & Safety &/Consumer Protection	£100,000	any one period

Excess Liability (Public Liability

Policy Number **UKCASD55347**
Insurer Chubb European Group SE
Limit of Indemnity £5,000,000 in excess of the Underlying Limit of Indemnity of £5 million shown above (excludes Legal Defence Costs)

Excess Liability (Public Liability)

Policy Number 1000772689-01
Insurer Liberty Mutual Insurance Europe SE
Limit of Indemnity £5,000,000 in excess of the Underlying Limit of Indemnity of £10 million as shown above (excludes Legal Defence Costs)

Principal Exclusions

Liability arising out of:

- Criminal Acts
- The ownership, possession or use of any mechanically propelled vehicle, aircraft, hovercraft or water-borne craft
- Product Guarantee or recall, repair or replacement
- In connection with damage to any data
- Medical malpractice
- Incidents prior to start date of membership
- Instruction for which a fee has been either agreed or charged.
- The first £250 of any claims for Third Party Property Damage
- Damage to own property
- Abuse in respect of the individual accused or alleged to have committed abuse or have permitted abuse
- Incidents prior to the retroactive date
- Incidents / claims known to you but not reported to Insurers.
- 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 within the USA or Canada

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In the event of a claim:

You must report every claim and any incident that is likely to give rise to a claim in the future. Incident Notification Guidelines are attached to this document to assist you.

Please contact Howden on 0121 698 8000 and complete the necessary report/claim form as soon as possible to avoid prejudicing your claim. Do not admit liability - do not make an offer or promise to pay

INCIDENT NOTIFICATION GUIDELINES

It is important that all incidents that may give rise to a claim are reported to us as soon as possible after the event. This will enable Insurers to carry out investigations at an early stage whilst information relating to the claim remains fresh in the mind. This will also ensure that you are complying fully with your policy terms and conditions.

In order to achieve this, we ask that you notify us immediately of any incident that involves:

- a fatal accident.
- an injury involving either referral to or actual hospital treatment.
- any allegations of libel/slander.
- any allegations of Professional Negligence i.e. arising out of tuition, coaching or advice given.
- any investigation under any child protection legislation.
- any circumstance involving damage to third party property.

An injury is defined as:

- any head injury that requires medical treatment (i.e. by a Doctor or in a Hospital).
- any fracture other than to fingers, thumbs or toes.
- any amputation, dislocation of the shoulder, hip, knee or spine.
- loss of sight (whether temporary or permanent).
- any injury resulting from electrical shock or burn, leading to unconsciousness or requiring resuscitation or admittance to hospital for more than 24 hours.
- any other injury leading to hypothermia, heat induced illness or to unconsciousness which requires resuscitation or admittance to hospital for more than 24 hours.
- loss of consciousness caused by asphyxia or by exposure to a harmful substance or biological agent.

Please note the above list is not exhaustive and if you are unsure as to whether an incident should be reported, then please do not hesitate to contact Howden Claims Department for further advice.

We would remind you that in NO circumstances should you admit liability or agree to pay for any damage caused as this may prejudice the position of Insurers and COULD result in the withdrawal of any indemnity.

Finally, please note that this is a Liability Policy where Insurers decide if negligence attaches to you. Therefore any payments you make to any third parties will not necessarily be reimbursed.

INCIDENT RECORDING GUIDELINES

We would recommend that a designated person within your organisation is made responsible to record any reportable accident. Records must be kept for at least 3 years. Names and addresses of any possible witnesses should also be recorded. Current legislation does not specify the format of an accident register but the Accident Book BI 510 obtainable from HMSO is frequently used and is approved by the Information Commissioner for D&A Compliance.
The register must contain the ffollowing information relating to all reportable accidents or dangerous occurrences:

- date and time of accident
- as regards a person at work - full name; occupation; nature of injury; age
- as regards a person not at work - full name; status [e.g. customer]; nature of injury; age
- place where accident occurred
- a brief description of the circumstances
- method by which the event was reported.

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REPORTING INCIDENT TO HEALTH & SAFETY EXECUTIVE

You may also have obligations under the Reporting of Injuries, Diseases and Dangerous Occurrences Regulations (RIDDOR) 2013.

For further information go to www.hse.gov.uk/riddor/index.htm and to obtain a copy of the leaflet "Reporting accidents and injuries at work" go to www.hse.gov.uk/pubns/indg453.pdf

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