



# Your Guide to Ramblers Insurance

## Liability insurance

This provides cover for damages or legal costs against you if someone is injured or property is damaged because you did something wrong – as long as your actions weren't deliberate or reckless. The Ramblers policy covers you for up to £10 million.

### Who is covered?

- All Ramblers members
- All volunteers who have their volunteer role recorded with us
- Non-members for up to 3 taster walks
- Children under 18, if they are under the supervision of a responsible adult who is covered
- Voluntary carers of another person present, if the person they are caring for is covered

### Who isn't covered?

- Non-members after 3 taster walks
- Professional carers of another person present. Their employer's insurance should be covering them for their actions
- Non-UK residents, unless they have a permanent UK address where they spend 6 months of the year, or are students with temporary UK residence



## Personal accident insurance

This can provide insurance to you or your family in the unlikely event you're seriously injured while volunteering for the Ramblers. The amount you can claim is listed at the end of this guide.

### Who is covered?

- All volunteers under the age of 90 who have their volunteer role recorded with us and are UK residents
- Volunteers are only covered while carrying out their role (for Walk Leaders this would be while leading a group walk or when conducting a recce, ahead of a group walk)



**All volunteers must have their volunteer role recorded with us.**

If you'd like to record a new volunteer role within your team, please use the webform on the **Volunteering page** of the Ramblers website.

## How to make sure you're covered by our insurance

Certain conditions need to be met to qualify for our insurance. It's important you stick to these conditions, so you're covered if things go wrong.

### Activities must be official Ramblers events

This means they have been organised by the committee and advertised in at least one of these ways:

- On your group or area website
- On the Ramblers website and app via Walks Manager
- In a printed programme
- On a public social media page (not a closed or private page)



You must assess the possible risks in advance, and take any steps you need to reduce them. Refer to our role-specific guidance and our risk assessment templates for more information about what you need to do for these activities.

If another organisation asks you to organise an event, you must be clear who is responsible in advance. You'll only be covered by our insurance if it's advertised and run as a Ramblers event.



If you want to hold a **last-minute event** (not a walk) that can't be advertised in advance, you can still be covered if you let us know beforehand at: [volunteersupport@ramblers.zendesk.com](mailto:volunteersupport@ramblers.zendesk.com)

### Be clear on what is and isn't covered:

- Travel to and from a walk/event is not covered by our liability insurance, cover is only provided for the walk/event itself.
- Both Public Liability & Personal Accident insurance is valid for walks taking place abroad, except in the USA and Canada. This does not include travel insurance so please ensure you have appropriate travel insurance for your trip.

### You must report any incidents or near misses:

- Use the Incident Report Form to report incidents within ten days.
- If there is a serious incident, please email a completed Incident Report Form to us on the same day the incident takes place.



## Specific guidance for Walk Leaders and Path Maintenance Teams

If you do one of these roles, please read our role-specific insurance factsheets to make sure you are covered.

### Path maintenance teams, path protection and improvement volunteers.

As path maintenance and path protection activities (e.g. path wardens, path inspection and surveying) sometimes happen on an ad-hoc basis or at short notice, there is no need to give prior notification of these activities. However, the path maintenance team must be registered with us, and the list of all volunteers should be kept up to date. Other path protection volunteers e.g. footpath wardens, footpath secretaries, environmental protection officers etc. should also be registered with us.

### How to make an insurance claim

If you think you may need to make a claim, contact us by email, and we'll advise you what to do next: [volunteersupport@ramblers.zendesk.com](mailto:volunteersupport@ramblers.zendesk.com)

### Related guidance:

#### Walk leader insurance factsheet

- This guide explains the specific conditions required for group walks to be covered by our insurance.

#### Path maintenance insurance factsheet

- This guide explains the specific conditions required for path maintenance activities to be covered by our insurance.



## Personal accident insurance

Below lists the maximum amount of cover available under our personal accident insurance policy.

The following benefits are available to all volunteers under the age of 90:

| Accidental bodily injury resulting in        | Benefit amount |
|----------------------------------------------|----------------|
| Death                                        | £25,000        |
| Loss of one or more limbs                    | £25,000        |
| Loss of one or both eyes                     | £25,000        |
| Permanent total loss of speech               | £25,000        |
| Permanent total loss of hearing in both ears | £25,000        |
| Permanent total loss of hearing in one ear   | £6,250         |

These additional benefits are available to all volunteers under the age of 80:

| Accidental bodily injury resulting in | Benefit amount                                  |
|---------------------------------------|-------------------------------------------------|
| Accident medical expenses             | Up to £2,500                                    |
| Bereavement counselling               | Up to £250/week, up to a maximum of £5,000      |
| Broken bones                          | Up to £500 per person                           |
| Coma benefit                          | £50 per full 24 hours up to a max. of 104 weeks |

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| Convalescence                                                                                                                                   | £200 (£100 if aged over 70)                                                                         |
| Counselling                                                                                                                                     | Up to £250/week up to a max. of £5,000                                                              |
| Dental expenses                                                                                                                                 | Up to £1,000 per any one accident                                                                   |
| Dependents benefit                                                                                                                              | Additional 5% per child up to a maximum 25% of the Death benefit above, subject to a minimum £5,000 |
| Funeral expenses                                                                                                                                | Up to £5,000                                                                                        |
| Hospitalisation                                                                                                                                 | £50 per full 24 hours up to a max. of 104 weeks                                                     |
| Optical expenses                                                                                                                                | Up to £1,000                                                                                        |
| Paralysis: Total loss of use of all 4 limbs, bladder & rectum                                                                                   | £50,000                                                                                             |
| Paralysis: Total loss of use of 2 legs, bladder & rectum                                                                                        | £25,000                                                                                             |
| Permanent total disablement from the gainful employment for which the insured is fitted by way of training, education, or experience occupation | £25,000                                                                                             |
| Facial disfigurement                                                                                                                            | Up to a maximum of £5,000                                                                           |
| Hospital visitng expenses                                                                                                                       | £100 per full 24 hours, up to £5,000                                                                |
| Retraining                                                                                                                                      | Up to a maximum of £5,000                                                                           |
| Ligament damage                                                                                                                                 | £200 in respect of a tear, that results in reconstructive surgery                                   |