

# Your Guide to Ramblers insurance

The Ramblers provides two types of insurance to protect our members and volunteers in case anything goes wrong during a Ramblers activity. This guide gives an overview of our insurance cover and explains what you need to do to make sure all your Ramblers activities are covered.

## 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
- ✔ You are only covered when you are carrying out your role (so on a group walk, only the walk leader would be covered)

### Who isn't covered?

- ✘ Volunteers over the age of 90. People over the age of 90 are still welcome to volunteer with the Ramblers, but aren't eligible for personal accident insurance
- ✘ Non-UK residents, unless they have a permanent UK address where they spend six months of the year or are students with temporary UK residence



Remember – volunteers must have their role(s) recorded on our system. To record a volunteer role, please email

[volunteersupport@ramblers.zendesk.com](mailto:volunteersupport@ramblers.zendesk.com) with your name, membership number, group and role.

## 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 the **Group walks and events 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 an event is not covered by our liability insurance.
- ✔ The insurance is valid overseas, except in the USA and Canada.

### ✔ 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, contact us as soon as possible.

## 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.



If you are a committee member, we recommend you familiarise yourself with the role-specific factsheets too.

## 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

This page 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:

<b>Accidental bodily injury resulting in:</b>	<b>Benefit amount:</b>
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:

<b>Accidental bodily injury resulting in:</b>	<b>Benefit amount:</b>
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 maximum of 104 weeks
Convalescence	£200 (£100 if aged over 70)
Counselling	Up to £250/week up to a maximum of £5,000

Dental Expenses	Up to £1,000 per any one accident
Dependent 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 maximum of 104 weeks
Optical Expenses	Up to £1,000
Paralysis: Total loss of use of all 4 limbs, bladder and rectum	£50,000
Permanent total disablement from the gainful employment for which the insured is fitted by way of training, education or experience	£25,000
Total loss of use of two legs, bladder and rectum	£25,000