



Club Insurance

Before filling out the Club Insurance Application Form please read the following information below.

The policy is purchased and held by the UFRC and is produced in a standard corporate template.

The broker advises the following as guidance to our members:

The policy provides cover for up to £5,000,000 any one incident relating to public liability – this is on the basis of covering third Parties (which include individual members, members of the public and the owners of land which a club might happen to be traversing) for both Bodily injury and Loss/Damage to Property.

The policy provides cover for activities which would fall with the 'normal scope of a rambling club, so obviously general hill walking would be covered but **mountaineering** would not be.

As regards training, the policy takes into account instruction such as how to read a compass, how to read a map etc., as this would fall within the 'normal scope of a UFRC affiliated club's normal activities.

The Policy requires that both the UFRC and the individual clubs take reasonable precautions – things like;

- Ideally each club walk should have a leader.
- Having a persons or persons 'on site' with a knowledge of First Aid.
- Letting someone know where you are going, so in the event of an entire club going missing someone knows to raise the alarm and give the rescue authorities an approximate location.
- Having a route planned along with a note of known escape/alternative safe routes, which to the best of the club's knowledge are safely traversable.
- Even down to simple things like closing a farm gate.



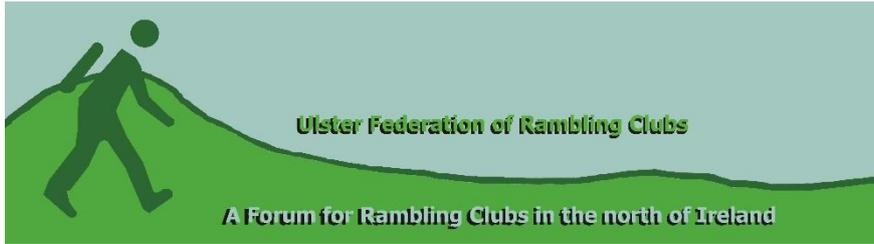
NB: This list is neither definitive nor exhaustive. It is a guide to what the Insurer is likely to deem 'reasonable precautions' to be undertaken by a responsible club on a walk. What is reasonable will be determined on an individual club, and club walk, basis including all the factors at the time such as; the numbers walking, weather, club guidance and practices. For useful guidance on pre-walk risk-assessment contact the UFRC.

- The policy covers 'member to member' liability which allows for one member inadvertently causing injury and or loss to another member – things like a member accidentally standing on someone else's foot. Acts which are either criminal or deliberately malicious such as, for arguments sake, pushing someone off a cliff are not covered.
- A club leader is covered should a walker in his/her party make a claim against the leader. For example, taking a path the leader was not aware was dangerous, would likely be covered as a normal Public Liability incident. However, the policy should not be mistaken or substituted for a personal injury policy which if needed, should be sourced separately by the individual. Every walker accepts the risks associated with the activity and commonly sustained injuries and accidents in the hills are unlikely to be insured against this policy.
- Only members who the club has insured will be covered. However, a club can allow a new walking member up to 2 "free" walks before joining the club – but after this the person should be added to the UFRC scheme for insurance reasons.

Incidents that may result in a claim should be notified by a club to the UFRC immediately followed by a full report in writing to the Administrator as soon as possible.

The original Policy is open for examination by contacting the UFRC Administrator.

In the event of a claim arising, do not admit liability but contact insurers through UFRC administration. Enquiries about any aspect of Insurance Cover should be directed to administration@ufrc-online.co.uk



Club Insurance Application Form

Name of Club _____

Secretary _____

Address _____

_____ Postcode _____

Telephone No _____ (day) _____ (evening)

Email _____

Signature _____

Date ____/____/____

I enclose a cheque for £ _____ being the insurance fee for the above club. Please note the Insurance fee is £2 per member.

Please return completed form with payment and retain a second copy for your records. Please make your crossed cheques payable to – The Ulster Federation of Rambling Clubs and write your name on the reverse of the cheque and forward it to the following address:

Duane Fitzsimons
UFRC Administrator
9 Crossmore Road
Ardglass
BT30 7TA

www.ufrc-online.co.uk