

# Civil Liability Insurance (Oct 12/Sept 13)

## A Guide for Ramblers Areas and Groups



**ramblers**  
at the heart of walking

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**Further questions about insurance cover should be directed to the Led Walks Officer at Ramblers Central Office**

2<sup>nd</sup> Floor, Camelford House, 87 – 90 Albert Embankment, London, SE1 7TW

Email: [insurance@ramblers.org.uk](mailto:insurance@ramblers.org.uk) Tel: 020 7339 8519

[www.ramblers.org.uk/volunteer/insurance](http://www.ramblers.org.uk/volunteer/insurance)

## 0. 2012/13 Overview

### Welcome to the 2012/13 insurance guidance

The Ramblers require the reporting of all incidents, whether deemed minor, serious or a near miss. If any incident occurs on a led walk (or any other Ramblers activity) it **must** be recorded and reported to the Ramblers. Please note that a copy of the form should be filed by the Group and the original emailed or sent to Ramblers central office, from where copies will be forwarded by us to Perkins Slade if necessary. The incident report form can be found at the end of this document.

You should also use the form to report other incidents where referrals were made to other organisations, including referrals made under our guidelines for safeguarding children and vulnerable adults. However in this case please do not include personal details of third parties on the form. See our safeguarding guidelines for Area and Group volunteers.

Please note there is little change to the insurance policy this year. Two minor changes to note however are: 3.2 Good Practice and an update from the Highway Code in relation to road walking and 3.3.1 Dogs on walks, relating to the Disability Act in terms of Assistance Dogs and the wording on walks programmes.

### Safeguarding Children and Vulnerable Adults

The Ramblers Safeguarding Children and Vulnerable Adults policy includes concise and user friendly guidelines for volunteers. Volunteers responsible for organising Area and Group activities involving members and the public should be familiar with these guidelines, especially if they run activities targeted at or likely to attract children, young people and/or vulnerable adults. We need to have a policy like this in place not only to meet our responsibilities towards vulnerable people but also as a condition of our insurance. For more information see:

[www.ramblers.org.uk/volunteer/safeguarding](http://www.ramblers.org.uk/volunteer/safeguarding).

### Led Walks

Following two major incidents in 2009 and consultation with Groups, new policies were introduced to protect leaders and the organisation. To be considered an official Ramblers walk, and thus covered by the civil liability insurance, all walks including coach rambles must:

- Be brought to the attention of the Programme Coordinator, who is **ideally** confident in the Leaders ability to lead the walk.
- Be publicised, as a Ramblers activity, in advance in at least one of: Group Walks Finder, a printed programme or the Group/Area website.
- Have a nominated Leader, and ideally a backmarker who are both members and who **ideally** (together, or separately) have reced the walk.

Additionally for walks to be covered which involve an overnight stay, they must also:

- Have an overall organiser who **ideally** is confident in the ability of Walk Leaders to lead each walk and who will vary the programme of walks if circumstances demand.

## Personal Accident Cover for working parties

Civil liability insurance and personal accident insurance is available for members undertaking practical work to maintain or improve footpaths and rights of way. A list of covered activities and further information is provided in section 4.2. The age limit for personal accident cover is 80 years.

## The insurance cover

### 1.1 What's covered?

It is important to remember that the insurance cover exists to give protection to individuals in the case of a claim being made *against* them by a third party (such as a landowner, a member of the public, or another Ramblers member). This is known as civil liability insurance.

For such a claim to be successful, the injured party has to be able to demonstrate that *they have suffered as a result of negligence*. This principle is particularly important to remember in the context of led walks. Here, for a successful claim to be made against the Ramblers, the injured party needs to show that the walk leader abdicated their responsibility in a reckless or negligent manner.

Civil liability covers activities in both GB and abroad, with the exception of USA and Canada. Please note that motor, travel and medical cover is not included and personal accident cover is only available to work parties.

The Ramblers arranges insurance cover for all its activities to protect individual members from claims that arise from a third party in relation to any activities they undertake on behalf of the Ramblers. The amount insured is £10m.

The cover applies as long as:

- The activity is an official Ramblers activity organised by a Group or Area committee.
- The activity is led or organised by a Ramblers member and/or a volunteer registered by Ramblers staff.
- The activity is publicised, as a Ramblers activity, in advance in at least one of: Group Walks Finder, a printed programme or the Group/Area website.

In order for walks, including Coach Rambles, to be covered by the insurance each walk must:

- Be brought to the attention of the Programme Coordinator, who is **ideally** confident in the Leaders ability to lead the walk.

- Be publicised, as a Ramblers activity, in advance in at least one of: Group Walks Finder, a printed programme or the Group/Area website.
- Have a nominated Leader, and ideally a backmarker, who are both members and who **ideally** (together, or separately) have recced the walk.

Additionally for walks to be covered which involve an overnight stay, they must also:

- Have an overall organiser who **ideally** is confident in the ability of Walk Leaders to lead each walk and who will vary the programme of walks if circumstances demand.

The insurance is particularly of interest to members involved in leading Group walks and to members who carry out practical footpath work with their Group. But it also covers other activities such as committee meetings, campaign rallies, publicity events and even social events. If you require a copy of the certificate please email [ramblers@ramblers.org.uk](mailto:ramblers@ramblers.org.uk).

The insurance policy is underwritten by Royal Sun Alliance.

## 1.2 What type of insurance cover is not included?

It is important to note that the insurance cover does **not** include the following:

### 1. Medical cover and Personal Accident cover

Medical cover is not provided. Personal accident cover is only provided for work parties; please see section 4 for further information. An individual injured on a Ramblers activity can not automatically claim compensation for injury or medical expenses direct from the Ramblers or the insurers.

The Ramblers does not provide this insurance as the activities carried out by Groups and Areas are essentially activities of low risk. One of the riskier activities carried out by some Groups is practical footpath work involving the use of tools. Here additional personal accident insurance is provided. This is covered in section 4 "Practical Work Groups". Individual Personal Accident, Physiotherapy or Equipment cover may be obtained from Perkins Slade, details below.

### 2. Motor cover

It is important to note that there is no motor cover. Further details are provided in section 3.3.7 "Transport to and from walks".

### 3. Travel insurance

Groups who occasionally book travel and/or accommodation for walking trips should note that there is no travel insurance included. Therefore any medical expenses, lost baggage and cancellations etc are not covered.

- It is recommended that Groups organising overnight stays arrange appropriate insurance cover. Various companies offer insurance for walking trips abroad.

### 1.3 Affiliated Clubs

The Ramblers offers the opportunity for independent walking clubs to affiliate. Affiliated clubs are **not** covered by the Ramblers civil liability insurance. Ramblers **cannot** advise on insurance matters for affiliated or independent clubs or organisations.

However affiliated clubs can access similar insurance cover at advantageous rates by contacting our current insurers, Perkins Slade. Any affiliated club taking advantage of this offer is asked to recognise that the Ramblers are simply providing an introductory service. As such the Ramblers are unable to enter any insurance negotiations on behalf of, or provide support to affiliated clubs on this matter. Details of benefits and how to affiliate are available at; [www.ramblers.org.uk/membership/about/affiliated](http://www.ramblers.org.uk/membership/about/affiliated)

If you require Club cover, this may be obtained from Perkins Slade. Ramblers have arranged that if you arrange this cover on-line you will benefit both from preferential rates and you will not be charged an administration fee.

If you represent an affiliated or independent club and have any type of insurance query, please contact:

Perkins Slade Limited  
3 Broadway Broad Street  
Birmingham  
B15 1BQ  
Tel +44 (0)121 698 8000 or Email [info@perkins-slade.com](mailto:info@perkins-slade.com)

## 2. Recording and reporting incidents

The Ramblers require the reporting of all incidents, whether deemed minor, serious or a near miss, or if outside assistance was or was not required. This requirement, introduced in 2009, will eliminate any uncertainty about whether to report or not and will assist the Ramblers to analyse incidents and inform the provision of relevant guidance and training.

If any incident occurs on a led walk (or any other Ramblers activity), it **must** be recorded and reported to the Ramblers. An incident may not always necessarily result in injury, but should be regarded as something that could, or may still, affect the safety and security of an activity. To look at frequently asked questions, including examples of incidents that must be reported please visit: [www.ramblers.org.uk/Volunteer/AreaGroup/Basics/Insurance](http://www.ramblers.org.uk/Volunteer/AreaGroup/Basics/Insurance)

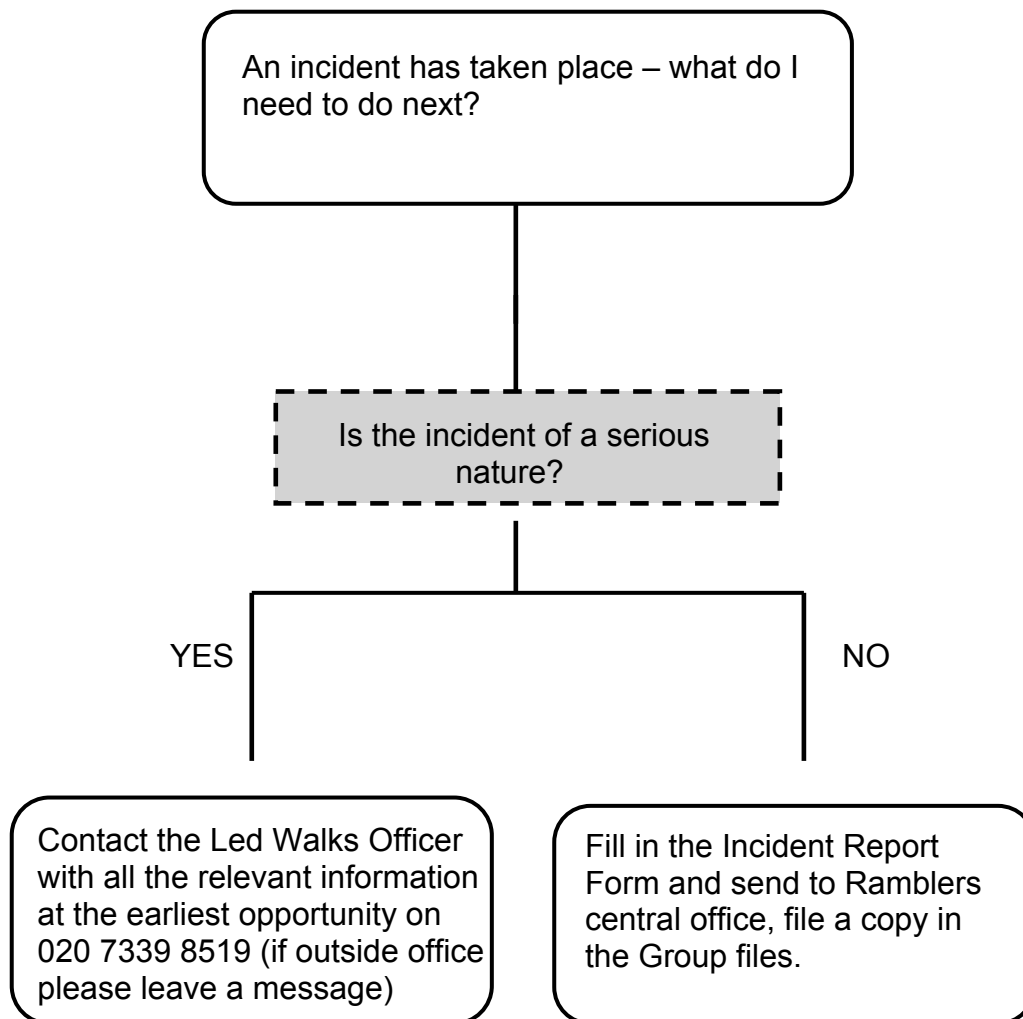
The Incident Report Form is attached at the end of this guide. This form should be completed by the person responsible for the activity. It should then be given to the Group Secretary or equivalent to sign and a copy kept by the Group. A signed copy **must** be sent to Ramblers central office by the Group

Secretary or other appropriate officer. Please aim to return the completed form within 10 days of the incident.

Referrals made to other organisations, especially those covered by our Safeguarding guidelines for children and vulnerable adults, should also be made on the form, though in this case please do not include personal details of third parties on the form itself. For more information see the guidelines at: [www.ramblers.org.uk/volunteer/safeguarding](http://www.ramblers.org.uk/volunteer/safeguarding).

If the incident is of a serious nature (for definition please see diagram below) please report it to the Led Walks Officer at the earliest opportunity on 020 7339 8519.

## The Process



An incident of serious nature is defined as posing 'immediate danger to life where outside help is required to resolve the incident'. This includes;

- incidents where 999 has been called
- urgent medical help is required
- urgent help is required to get the party/member to safety
- evacuation of party/member by emergency services
- death of a participant
- any potential breach of the Safeguarding Children and Vulnerable Adults policy

## 3. Ramblers led walks and insurance

### 3.1 Walking as a low-risk activity

Overall, walking is one of the safest outdoor activities. It's completely natural, doesn't overly strain your body and doesn't require sophisticated equipment.

Every year Ramblers volunteers organise over 38,000 walks across the country and take tens of thousands of people out walking. Of all the incidents reported to us, nearly all of them are minor.

However, it's still wise that the organisation takes precautions to protect members, our volunteers and the people who benefit from our services. Insurance cover is one important way to do this. But the most effective way of running a safe walks programme is to follow basic "good practice" so that walks are organised in a safe and responsible way.

### 3.2 Good practice

Good practice in leading walks can sound daunting but this should not be the case. For most Areas and Groups with many years experience of leading walks, "good practice" will sound like plain common sense and is likely to have formed part of the Area or Group's established way of operating for many years.

The Ramblers provides a Walk Leaders Checklist, a handy A5 laminated card which contains good advice about leading walks. It now also contains details of what to do in the event of an incident and first aid advice, provided by the British Red Cross. Please email [ramblers@ramblers.org.uk](mailto:ramblers@ramblers.org.uk) if you require a copy or ask your Group Secretary to order enough for all the leaders in the Group.

Some of the most basic elements of good practice in leading walks are simple steps such as the following:

- a) Be familiar with the route by walking it beforehand, ideally with the backmarker, and make a note of any more complicated sections (e.g. busy roads to cross, slippery banks to descend, sections where the route is not so clear). Most Walk Leaders already do this routinely and call it a "recce". Essentially, a "recce" is a form of risk assessment.
- b) Before setting out on the walk, make sure everyone is aware of the distance and terrain involved and any sections of the route where particular care is required.
- c) Know who is in your group. Some Groups choose to take a register to ensure they know who is walking with them and how many walkers they have. Appoint a back-marker to keep the party together and do not take more people than you feel comfortable leading. If people wish to leave by walking on ahead or finishing early, make it clear that they must let you know they are leaving and that they understand your responsibility as leader ends when they leave the main group.

The Ramblers strongly encourages every Area and Group to take up these measures as they demonstrate that Walk Leaders are taking their



responsibilities seriously and will inspire confidence in the walkers. From the point of view of the insurance cover in the event of a claim being made, leaders who can demonstrate that they acted responsibly are in a much stronger position to counter claims of negligence.

A secure way for Walk Leaders to demonstrate they are following this good practice is to make a brief written report of the walk recce and to take a register of individuals for each walk. The Ramblers strongly encourage Walk Leaders to do this. This may be useful if, for example, it was disputed that the individual attended the walk or not and allows the leader to check numbers throughout the walk. It also enables Areas and Groups to keep a record of the numbers of attendees. For Walk Leaders, Areas or Groups who wish to do this, two forms are available at the end of this guide.

Volunteers in Areas and Groups organising activities for members and/or the public should be familiar with the guidelines on safeguarding children and vulnerable adults, especially if they organise activities particularly targeted at children and families, young people and/or vulnerable adults.

It should be noted that in 2012 there were two fatal, and two non fatal accidents involving Ramblers members crossing, or walking along roads. When planning a walk particular consideration on route choice should be given about being on or near roads. Where roads have to be crossed or walked along, the leader should note this in their recce and during their welcome talk should inform walkers where extra care is needed. The crossing of roads should be managed in accordance with the Highway Code. The Highway Code has recently been updated in regard to 'large groups' walking on roads. To view the guidance please visit:  
[www.direct.gov.uk/en/TravelAndTransport/Highwaycode](http://www.direct.gov.uk/en/TravelAndTransport/Highwaycode)

For Walk Leaders, Areas and Groups who wish to learn more about good practice for walk leading, the Ramblers has published various resources. Some resources are listed below and available at  
[www.ramblers.org.uk/Volunteer/AreaGroup/Resources/WalksLeader](http://www.ramblers.org.uk/Volunteer/AreaGroup/Resources/WalksLeader)

- *Leading group walks*
- *Leading group walks in remote areas or demanding conditions.*
- *Walk leader checklist.* Handy postcard-sized checklist for Walk Leaders that includes first aid information and what to do in an emergency. These can be ordered from [ramblers@ramblers.org.uk](mailto:ramblers@ramblers.org.uk) or by phoning central office.
- *Organising shorter walks.* Fact sheet on devising, publicising and leading shorter, easier walks (under 8km/5 miles).
- *Navigation and Leadership – a Manual for Walkers.* The Ramblers 'bible' now available online
- *Navigation and Leadership* Powerpoint Presentations for training of walk leaders

The Leader Column was launched in 2011. It's an e-newsletter full of case studies, updates and guidance relevant to Walk Leaders that is produced three times a year. To subscribe please email [ledwalks@ramblers.org.uk](mailto:ledwalks@ramblers.org.uk) with your name, address and membership number.

### **3.3 Some common insurance concerns relating to led walks**

#### **3.3.1 Dogs on walks**

The decision on whether or not dogs are permitted on a Ramblers walk has been devolved to Areas, then to Groups and then to individual Leaders themselves. However we encourage Groups to allow the decision whether to allow dogs to be made by the leader of the walk. We also encourage Groups to periodically review their policy on dogs, and consider organising a trial of dog friendly walks.

Dogs on walks do not affect the insurance cover in any way and incidences caused by dogs are covered by the insurance policy, as long as the activity is a recognised and planned Ramblers activity. Responsibility for the dog lies with the individual dog owner who must ensure that their dog remains under close control. They must ensure their dog does not alarm other people and they must clean up after their dog. Therefore, Walk Leaders need to remind dog owners of their responsibilities at the start of the walk.

In most cases keeping a dog "under close control" will mean being on a lead, but some dogs can also be under control when off a lead. Dogs should be kept on a lead on roads, near livestock or sensitive wildlife and wherever the law or other official regulations require it. In some places (e.g. some access land in England and Wales) there may be restrictions against dogs at certain times of the year or through local bye-laws. Dog owners are responsible for being aware of their responsibilities and adhering to them.

The Ramblers are aware many Groups have a blanket ban on allowing dogs on walks and we would encourage groups to allow dogs wherever possible as it is often the case that people join Ramblers in order to walk with their dogs and like minded people. It is worth noting that many Groups have plenty of good experiences of allowing walkers with dogs on their walks.

Please note under the Disability Equality Act (2010) the wording of 'no dogs' on walks programmes is in breach of the Act. The Act covers in-direct disability discrimination; this occurs when there is a policy or practice which disadvantages people with a disability. An example from the Act is a 'No Dogs' rule which particularly disadvantages assistance dog users. Therefore an organisation is required to make reasonable adjustment to this rule to ensure that no disadvantage occurs.

Assistance Dogs covered by the Act are:

- hearing dogs
- guide dogs
- service dogs
- therapy dogs
- seizure alert dogs

Under the Act, these dogs **must** be allowed to walk with their owners. If Groups, Areas or Walk Leaders do not wish dogs on their walks they must state “Registered Assistance Dogs Only”.

Further information is available at: **Error! Hyperlink reference not valid..** Information about dogs and the countryside is also available on [www.countrysideaccess.gov.uk](http://www.countrysideaccess.gov.uk) and [www.outdooraccess-scotland.com](http://www.outdooraccess-scotland.com)

### 3.3.2 Non members on walks

In the context of insurance and non members attending walks it is important to remember that the insurance cover does not include personal accident or medical cover. Liability cover exists to give protection to members and non member on “taster walks” in the case of a claim being made *against* them by a third party. Non members on taster walks are insured on up to 3 walks. After that non members are not be insured and can only be covered by joining.

The Walk Leader is the person most exposed to any risk of a claim being made and has a duty of care for all walkers regardless of whether they are members or not.

***The way that the insurance cover is arranged means that all walkers are covered by the insurance. It is Ramblers policy that the Walk Leader must be a paid up member of the Ramblers.***

For membership recruitment reasons we encourage volunteers in Areas and Groups to run their regular walks programmes on a “members” basis, with non-members welcome on 3 insured “taster” walks. This should not deter Areas and Groups from activities that further other Ramblers objectives such as promoting walking to the wider public.

### 3.3.3 Winter walking, mountaineering and special equipment

Areas and Groups who undertake walks where special equipment is required should contact the Led Walks Officer at central office to ensure that the planned walk will be covered by insurance.

The policy makes a clear distinction between using equipment when *walking*, which is covered, and using equipment when *mountaineering*, which is not.

Where equipment such as ropes and ice-axes are needed for safety reasons (for instance because of unexpected conditions) over ground that could normally be traversed in all seasons without this equipment, the insurers consider this to be walking or “rambling” and it is covered by the insurance policy. Mountaineering activities (which includes “pitched climbing” where members of a party ascend in stages one after the other with the aid of a rope) are not covered.

#### **3.3.4 Walk recces**

Carrying out a recce for a walk (i.e. walking the route beforehand) is strongly encouraged and considered to be good practice. The insurance covers all members whilst conducting recces for led walks. An example of a recce form is available at the end of this guide.

#### **3.3.5 Leading walks for other organisations**

Individual members, Areas or Groups are sometimes approached by other organisations and asked whether they can arrange a led walk on their behalf. In these instances volunteers should take care to ensure that they are clear which organisation is responsible for running the proposed walk. If it is to be run as a Ramblers Area or Group activity (i.e. with the full knowledge and support of the committee, with an appointed Leader and publicised as a Ramblers walk) then the Walk Leader will be covered by the insurance. However, if responsibility for the walk rests with a separate organisation then the Ramblers insurance cover will not apply.

When individuals, Areas or Groups collaborate with other organisations in this way we strongly recommend that the question of responsibility and insurance cover is discussed and clarified explicitly beforehand. As a charity ourselves, it is Ramblers policy not to enter into walks that have the primary purpose to raise funds for another organisation.

#### **3.3.6 Administering first aid**

If an individual on a walk requires first aid, any member can provide assistance until qualified help arrives. There is no danger of compromising insurance cover when providing first aid as required. It is better to do something rather than nothing at all. Please see the Walk Leader Checklist for first aid advice.

#### **3.3.7 Transport to and from walks**

Ramblers insurance does not cover travel to and from walks, meetings or events. For chartered coaches or public transport, insurance cover is a matter for the transport operator.

As an alternative to public transport some Areas and Groups operate car-sharing arrangements where walkers meet at a convenient point and then get to the actual start point of the walk itself in shared cars. The Ramblers supports car sharing as a means of reducing the environmental impact of driving to walks. However, Ramblers insurance does not cover any incident arising as a result of car sharing.

Ordinary private motor insurance covers drivers giving lifts to others. But this cover is invalidated if a fare has been charged for the journey so volunteers must take great care about the way car sharing is arranged and publicised.

Many Areas and Groups suggest in their programmes and other publicity that passengers in a car share should make a contribution to the driver towards mileage costs. This is fine as long as it is absolutely clear that passengers are being *requested* to make a *voluntary* contribution. It is also fine to suggest a level of voluntary contribution that may be acceptable (e.g. x pence per passenger per mile).

If the encouragement to pay drivers appears to be more like an instruction or a condition rather than a voluntary contribution, it is possible that this could constitute a *fare*, which in turn, would invalidate private motor insurance.

A suggested form of words for publicity is:

*Our Area/Group encourages car sharing and walkers often meet at x car park. Drivers often appreciate it when a voluntary contribution is made by passengers. As a guide, x pence per mile per passenger is considered an amount which reasonably covers the costs incurred by the driver.*

### **3.3.8 Disclaimer in led walks programme**

Disclaimers don't offer any significant protection in the event of a claim. It may be useful to include some basic advice to participants but overdoing this can be unnecessarily off-putting as the risks are so low. All walk listings on the Ramblers' online Group Walks Finder automatically carry the following wording:

*Please make sure that you are fit enough to undertake the walk you intend to join. If you're unsure of your fitness level, try a short and easy walk first: it's much better to find a walk a little too slow and easy than to make yourself miserable and exhausted.*

*Most Ramblers' walks are off-road in rural areas. Please have suitable footwear and clothing for the walk you intend to join, and bring some food and drink, even if the walk includes a pub or café break. Leaders may refuse to accept participants who in their opinion are inadequately equipped or unfit. When in doubt, contact the organisers or the walk leader in advance.*

*For your own and others' safety please read and abide by any advice and guidelines issued by the organisers, and the instructions of the walk leader. Though walking is inherently one of the safest outdoor activities, no activity is completely without risk and it is your responsibility to behave sensibly and to minimise the potential for accidents to occur.*

## **4. Practical work groups**

### **4.1 What's covered?**

Many Areas and Groups are actively engaged in practical work to maintain or improve footpaths and rights of way. In many cases this is carried out in collaboration with the local authority or similar agency. In these instances it is very common for insurance

cover to be arranged by the local authority, and for the local authority to determine the conditions under which the Ramblers group can operate.

Where cover is not provided by the local authority Areas and Groups may use Ramblers insurance provision which provides cover for members. Both civil liability insurance and personal accident insurance is available.

## **4.2 Civil Liability Insurance**

The list of activities covered is clearly defined and includes only the following activities:

- vegetation clearance
- stile building and repair
- small bridge construction
- Boardwalk construction and repair
- work on steps, gates, path surface or drainage
- erection of signposts and waymarks

Any other activities are excluded from the policy. The relevant Local Authority and Landowner should always be aware the work is taking place.

## **4.3 Power Tools Covered by the Civil Liability Insurance**

Small power tools may be used in the activities outlined in section 4.2. The tools that are covered are:

- Brush cutters
- Strimmers
- Lawnmowers
- Power secateurs
- Hedge trimmers
- Hand held drill

No other power tools are covered and where an activity uses other power tools additional cover needs to be sought. All necessary precautions should be taken to ensure the tools are used in a safe manner.

## **4.4 Conditions Attached to Civil Liability Cover**

In the event of a claim being made against them, Areas and Groups that carry out this kind of work need to demonstrate that they have taken care to ensure the safety of individuals participating in the work, and checked to ensure the work carried out was to an appropriate standard. This needs to be documented, but need not be onerous.

Two procedures are required:

- a) Going through a simple check-list can ensure that individuals' safety is considered. Please see the working party health and safety checklist for guidance.
- b) Ensuring that the finished job is "signed off" by the landowner or local authority rights of way department and complete the Working Party Sign Off form.

Templates of a check-list and a sign-off sheet are attached at the end of this guide for Areas and Groups who wish to make use of them. Where these procedures are

followed, it is important that each Area or Group nominates one individual to archive the documentation. If the local authority has its own forms then these will be sufficient.

A copy of the Sign Off form should be sent to the Campaigns and Policy Team and the original filed by a nominated individual.

#### 4.5 Reporting and recording incidents

In the event of an incident, Areas and Groups should follow the same procedures as listed above in section 2.

Where these procedures are followed, it is important that each Area or Group nominates one individual to archive the documentation.

#### 4.6 Personal Accident Insurance

Personal accident insurance, for participation in practical work, is available to Ramblers members up to a maximum age of 80 years. If the local authority or similar agency organises their own personal accident insurance it is not necessary to use Ramblers personal accident insurance. There is no lower age limit Personal Accident cover, however anyone under the age of 18 years must be supervised at all times by a parent, legal guardian or nominated adult. This person must not be the person leading the activity. To view the safeguarding children and vulnerable adults policy please visit: [www.ramblers.org.uk/volunteer/safeguarding](http://www.ramblers.org.uk/volunteer/safeguarding)

#### SCHEDULE OF BENEFITS

<b>Benefit Description</b>	<b>Benefit Period</b>	<b>Benefit Amount</b>
Death		£5,000
Permanent Total Disablement*		£25,000
Loss of One Limb*		£25,000
Loss of two or more Limbs*		£25,000
Loss of Sight in One Eye*		£25,000
Loss of Sight in Both Eyes*		£25,000
Loss of Speech*		£25,000
Loss of Hearing*		£25,000
Emergency Dental Expenses*		Up to £500
Hospitalisation	25 days	£30 per day. Max £750 any one Accident
Convalescence		£100
Broken Bones**		Arm £100 – Leg £200 Maximum £500 any one Accident

\* The Benefit Amount shall be reduced by 50% in respect of Policyholders aged 70 years or over

\*\* The Benefit Amount and the maximum amount payable shall be reduced by 50% in respect of Policyholders aged 65 years or older.

## 4.7 Conditions Attached to Personal Accident Insurance

If you require Personal Accident Insurance you **must** send central office your name, date of birth and membership number or post code. It is recommended that the group leader compiles a list of group members and sends them in together. It is necessary for staff to keep an up to date list of those requiring personal accident insurance as this affects our premiums.

## 4.8 Reporting injuries

If the event of an injury occurring during practical work, a personal accident form must be completed and returned to Ramblers central office. Please see the form section at the end of this guide for a personal accident claim. (This applies, of course, only to Areas and Groups who make use of the Ramblers insurance. If a separate policy is used, for example a local authority policy, you should refer to the guidance provided by that insurance provider). Where these procedures are followed, it is important that each Area or Group nominates one individual to archive the documentation.

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### Technical Data / FSA

All insurance details contained in this document are strictly produced as a summary only. For a full copy policy document, you should write to Perkins Slade Ltd at 3 Broadway, Broad Street, Birmingham B15 1BQ

#### Civil Liability Insurers are:

Royal and Sun Alliance: Registered in England and Wales at St Mark's Court, Chart Way, Horsham, West Sussex RH12 1XL.

Zurich Insurance Company: A public limited company incorporated in Ireland. Registration No. 13460

Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland.

UK branch registered in England and Wales. Registration No. BR7985.

UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

#### Personal Accident Insurers are:

ACE European Group Limited: Registered Office:  
200 Broomielaw, Glasgow G1 4RU

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# Civil Liability Insurance (Oct 12/Sept 13)

A guide for Ramblers Areas and Groups

## Forms

Incident report form

Participant register

Walk recce report

Working party health and safety checklist

Working party sign-off form for completed jobs

Personal accident claim form (for working parties only)

Please photocopy these forms for use as required. Alternatively access the forms directly from:

[www.ramblers.org.uk/volunteer/insurance](http://www.ramblers.org.uk/volunteer/insurance)

# Incident Report Form



**ramblers**  
at the heart of walking

Please complete this form for all incidents, whether deemed minor, serious, a near miss, or if outside assistance was or was not required. The information supplied here is confidential and will assist the Ramblers to develop an overview of incidents and help us provide relevant guidance and training.

This form should be completed by the person responsible for the activity. It should then be given to the Area or Group Secretary to sign and a copy kept by the Area or Group. A signed copy should be sent to Ramblers central office by the Secretary. Please aim to return it within 10 days of the incident occurring. See accompanying notes for further information on how to fill in this form. Please use black ink and write clearly or fill in the form in electronically.

**If the incident is of a serious nature (see below) please report it at the earliest opportunity on 020 7339 8519**

## 1/ Area and Group details

Name of Group	Area
Activity or event (e.g. walk, path clearance, campaign event, AGM)	
No of participants at activity	Date of activity

## 2/ Person responsible for activity

Forename	Surname
Position/role	
Address	
Phone no	Mobile no
Email address	Membership no (if applicable)

## 3/ Details of affected person

Forename	Surname
Gender	Date of birth or approximate age
Address	
Phone no	Mobile no
Email address	
Ramblers member? Yes/No	Membership no (if applicable)
Was medical attention sought? If yes, what treatment was received & for how long?	

If injuries were sustained is a full recovery expected?

**4/ Details of incident**

Were emergency services called? Yes/No	Grid Reference (if appropriate)
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Location & time of incident
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What happened? Please give as much information as possible and use continuation sheet if necessary.
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**5/ Witness** (if more than one please list others in section 9)

Forename	Surname
Gender	Date of birth
Address	
Phone no	Mobile no
Email address	
Ramblers member? Yes/No	Membership no (if applicable)

**6a/ Details of person making report** (if same as person named in section 2 go to 6b)

Forename	Surname
Position/role	
Address	
Phone no	Mobile no
Email address	
Membership no (if applicable)	

**6b/ Extra information from person making report**

In your opinion is a claim likely to be made?	
Is there anything else you would like to add?	
Signature	Date

**7/ The following must be completed by Area or Group Secretary**

Name	Email address
Address	
Phone no	Mobile no
Signature	Date

**Please return to: The Ramblers, Led Walks Officer, 2nd Floor, Camelford House, 87-90 Albert Embankment, London, SE1 7TW or email it to [insurance@ramblers.org.uk](mailto:insurance@ramblers.org.uk)**

**DATA PROTECTION ACT:**

All information you provide on this form is treated by us as confidential and except to the extent required by law, we shall only use such information for the purposes of processing your claim. Information you provide may be forwarded to your Insurer for these purposes.

The Ramblers' Association is a company limited by guarantee, registered in England and Wales. Company registration number: 4458492, registered charity in England & Wales, no: 1093577, registered charity in Scotland no. SC039799

# Continuation Sheet (if required)

8/ Please clearly list the question number you are continuing

--

9/ Witness continued:

Forename	Surname
Gender	Date of birth
Address	
Phone no	Mobile no
Email address	
Ramblers member? Yes/No	Membership no (if applicable)

Forename	Surname
Gender	Date of birth
Address	
Phone no	Mobile no
Email address	
Ramblers member? Yes/No	Membership no (if applicable)

Continue on blank sheets as required

## **Accompanying Notes – How to complete the Incident Report Form**

### **When to fill in the form**

This is a generic activities form for all Ramblers activities but is designed primarily for Areas and Groups. Some specific projects will not have a Secretary; in which case the member of staff, activity worker, or project coordinator should sign the form. Please ensure the form is returned to the Led Walks Officer.

The Ramblers requires the reporting of all incidents, whether deemed minor or serious, no matter what the envisaged severity is or if emergency services were or were not required. This includes near misses - an incident may not necessarily involve personal harm or injury. Examples of incidents include a walk where someone has been injured falling off a stile, or tripped on a pavement, damage to property following a gate being left open or someone dropping a large stone on their foot whilst undertaking practical work. You should also report any referrals or other incidents in connection with our guidelines on safeguarding children or vulnerable adults. This form will enable the Ramblers to gain a better understanding of incidents, monitor trends and provide appropriate guidance and training. It is important that all incidents are recorded and we encourage an open culture of reporting, learning and continual improvement. Six monthly incident analysis reports can be found at: [www.ramblers.org.uk/Volunteer/AreaGroup/Led+Walks/Led+Walks.htm](http://www.ramblers.org.uk/Volunteer/AreaGroup/Led+Walks/Led+Walks.htm)

Please fill in the form as quickly as possible after the incident and return it as soon as possible, and within 10 days. Your Area or Group should keep a copy too. Where possible please complete the form electronically and email it to [insurance@ramblers.org.uk](mailto:insurance@ramblers.org.uk). If you send it electronically there is no need to post a hard copy. The form is available on the website at: [www.ramblers.org.uk/volunteer/insurance](http://www.ramblers.org.uk/volunteer/insurance)

### **How to fill in the form**

Please provide as much information as possible and use the continuation sheet if necessary. If you needed to contact any external agency other than the emergency services (for example the local authority child and family services) please give details under 'What happened'? We request that contact details of at least one key witness are provided in case further investigation should be required. You may decide that due to the nature of the incident it is best to provide the details of a number of witnesses. If you are using the form to report a referral under the safeguarding guidelines for children of vulnerable adults, please do not record personal details of third parties on the form

### **Serious incidents:**

If an incident of a serious nature has taken place please report it to the Led Walks Officer at the earliest opportunity on 020 7339 8519. A serious incident is defined as posing 'immediate danger to life where outside help is required to resolve the incident'. This includes: incidents where 999 has been called, urgent medical help is required, urgent help is required to get the party/member to safety, evacuation of party/member by emergency services or death of a participant..

### **What happens next?**

Once your form is received at central office it will be reviewed immediately. An acknowledgement will be sent and appropriate support made available. If necessary copies of the form will be sent to our insurance brokers (Perkins Slade) and occasionally further investigation may follow, in which case a member of staff will be in touch.

# Participant Register

Ramblers .....NAME OF AREA/GROUP



Date	Location
Name of walk leader	Remarks

The following people participated on this walk

	Name	Tick if not a member		Name	Tick if not a member
1			16		
2			17		
3			18		
4			19		
5			20		
6			21		
7			22		
8			23		
9			24		
10			25		
11			26		
12			27		
13			28		
14			29		
15			30		

Continue overleaf if required:

<b>Signature</b>		<b>Date</b>	
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# Recce Report Form

Recce of walk undertaken for ..... Area/Group  
by .....leader, on .....date.

Please use the tick boxes below to identify any hazards, points of interest, etc on the route. This can then act as an *aide memoire* for the actual walk or as information for another leader. Don't forget to report any access problems to your Area/Group access/ footpath officer.



Grid reference(s)/location

Broken stile/missing stile

Broken bridge/missing bridge

Slippery slope

Steep drop

Livestock

Electric fencing

Overhanging branches

Missing way marker

Road walking

Good refreshment opportunities

Shelter points

Any other comments/points



# Working Party Health & Safety Checklist

Ramblers .....NAME OF AREA/GROUP



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at the heart of walking

Area/Group leader/co-coordinator: .....

Location of working party: .....

Date.....

Job being undertaken: .....

Before starting work:

		Tick
1	Have you checked the work site for any hazards or potential dangers to members of the work party? (e.g., barbed wire, conditions under foot etc)	
2	Have you checked to ensure the site does not present any additional hazards or potential dangers to members of the public while you are working there?	
3	Have you advised members of the work party of the work involved, and is everyone happy to take part?	
4	Have you checked to ensure that individuals are appropriately dressed and have the right tools and skills/knowledge for the job?	
5	Have you checked any tools being used to ensure they are in good condition?	

On completion of the work for the day

1	Have you checked to ensure the site has been left clear of obstacles and in a safe condition for the public?	
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<b>Signature</b>		<b>Date</b>	
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# Working Party Sign-off Form for completed jobs

Ramblers .....NAME OF AREA/GROUP



## 1. Details of the work carried out

Details of job:

Area/Group leader/coordinator: .....

Site location: .....

Work carried out on behalf of ..... (landowner, local authority)

Date work begun: ..... Date work completed: .....

## 2. Declaration (to be completed by the appropriate authority)

I am satisfied that the work detailed above has been completed to a good standard

<b>Name</b>			
<b>Position</b>			
<b>Signature</b>		<b>Date</b>	

# Personal Accident Claim Form (for working parties only)

(This form is to be completed and returned immediately)



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## A) Area/Group

1. Name .....

2. Address .....

.....

## B) Claimant (injured person)

1. Name .....D.O.B.....

2. Address .....

.....Tel No.....

3. Usual Occupation.....

4. Presently Employed YES/NO C) Date of accident.....

D) Injury sustained .....

E) State briefly how injury was caused, giving full details of activity being undertaken:

.....

.....

F) Name and address of any witnesses.....

.....

*Data Protection Act: All information you provide on this form will be treated by us as confidential and except to the extent required by law, we shall use only such information for the purposes of processing your claim. Information you provide may be forwarded to your insurer.*

Signature .....Date.....

## FOLLOWING TO BE COMPLETED BY AREA COMMITTEE MEMBER

Name .....Address .....

.....Position in Area.....

Is claimant a current Ramblers member? YES/NO

Did accident take place while taking part in insured activity? YES/NO

Do you confirm all above information is correct? YES/NO

If any answers are 'NO' please explain

Signature .....Date.....

**MEDICAL CERTIFICATE**  
**(TO BE COMPLETED BY CLAIMENTS MEDICAL PRACTITIONER)**



Name of patient .....

Nature of injury .....

.....

.....

Date of first attendance of this injury.....

Is there any history of a similar previous injury? YES/NO

If 'YES' please give details.....

.....

Period of temporary total                      From.....To.....  
disablement from occupation

Period of temporary total                      From.....To.....  
disablement from occupation

Address .....

.....

Qualification(s).....

.....

Signature .....Date.....

**NOTE FOR DOCTORS**  
**Any fee for this Certificate is to be paid for by Patient**