

Non-Member example insurance text for clubs

Date: October 2025 v1

Following consultation with clubs in 2025 and as agreed by the British Orienteering Board, from 1st January 2026, public liability insurance will no longer be provided to non-members of British Orienteering at events/ competitions.

Below are suggested examples of wording that clubs may include in their event publicity or entry information to make this clear to participants.

All clubs should use one of these statements appears on their website or event information pages.

Option 1

Please note: Participants who are **not members of British Orienteering** are **not covered by British Orienteering's public liability insurance**. By entering this event, you acknowledge that you are **taking part at your own risk**. For example, if you were to accidentally injure a member of the public or damage property during the event, you would not be covered.

Option 2

A quick reminder for newcomers: If you're **not currently a member of British Orienteering**, you won't be covered by the organisation's public liability insurance for this event. You're very welcome to take part, but please be aware that you do so **at your own risk**.

Option 3

Important: Non-members are **not insured** under British Orienteering's public liability policy. By entering this event, you acknowledge that you are **participating at your own risk**.