

Summary of Liability Cover 2026

Insured:	British Orienteering Federation Limited T/as British Orienteering
Period of Cover:	01 January 2026 to 31 December 2026
Activities:	National Governing Body for the sport of Orienteering in the UK & Isle of Man Governance for the sport of Orienteering in the UK including but not limited to administration, training, education, Tutoring, events and competitions
Entitled to Indemnity	British Orienteering Federation Ltd T/as British Orienteering Affiliated Associations 12 Affiliated Regions 9 English Regional Associations, and Northern Ireland, Scotland & Wales & Isle of Man Junior Regional Orienteering Squads Clubs including Officers / Officials British Schools Orienteering Association Members Volunteers Coaches Activators Mappers Assessors Leaders British Orienteering Federation Consultants Event Officials Planners Controllers English Orienteering Council TFTTB of Orienteering Foundation Maprun planners and mappers English Orienteering Council (EOC)

COMBINED LIABILITY INSURANCE

Primary/ Policy Number - HUP16 1935057

Insurer – Hiscox Insurance Company

Legal liability for damages and legal costs arising out of third party loss, injury or damage, in connection with the activities described above and notified to the Insurers within the period noted above. Cover includes public liability, professional indemnity, liability for damage to leased and rented premises, member to member liability, indemnity to principals and liability arising out of goods sold or supplied including refreshments and Management Liability (Directors & Officers & Corporate Legal Liability). The cover is written on a claims made wording with the exception of the Public Liability/Products Liability, which means that the cover will respond on the policy in place when the claim is made, not the policy in place when the incident occurred. The Public Liability/Products Liability is on a claims occurring basis.

All incidents that may give rise to a claim in the future should be notified to Insurers through Howden at the time of incident.

Limit of Indemnity

Public & Products Liability	£15,000,000	any one event (any one period costs inclusive for Products / Pollution) This includes an excess of Loss cover through Zurich for £5m)
Professional Indemnity	£10,000,000	any one event
Abuse	£2,500,000	any one period
Management Liability (Trustee & Individual Liability)	£5,000,000	any one period (costs inclusive)
Management Liability (Corporate Legal Liability)	£5,000,000	any one period (costs inclusive - subject to £2,500 Excess) (Pollution £100,000 for defence costs) (Dishonesty of Employees £100,000 for defence costs)
Employers Liability	£10,000,000	any one event
Crisis Containment	£25,000	any one period (Outside working hours £2,000)

Retroactive Dates

- Public Liability Retroactive Date 1/1/2003
- Public Liability Abuse Extension Retroactive Date 1/1/2010
- Professional Indemnity retroactive Date 01/01/2003
- Management Liability Directors and Officers Litigation Date 01/01/14 (prior and pending litigation)
- Management Liability Corporate legal liability Litigation Date 01/01/2014 (prior and pending litigation)

Principal Exclusions:

Liability arising out of:

Criminal Acts

The ownership, possession or use of any mechanically propelled vehicle, aircraft, hovercraft or water-borne craft
Product Guarantee or recall, repair or replacement
In connection with damage to any data
Medical malpractice
Bona fide subcontractors

Damage to own property

Incidents prior to the retroactive date
Incidents / claims known to you but not reported to Insurers.
Incidents occurring prior to the start or after expiry of your last period of continuous membership
Cyber – data protection excluded

Cover does not apply in respect of legal actions brought in a court of law outside the European Union for Public Liability and Management Liability Claims. There is no cover in place for any claims brought in a court of law in the USA or Canada under any section of the policy.

Restricted cover applies in respect of legal actions brought in a court of Law within the USA or Canada

Policy Excess: £250 Third Party Property Damage (Public Liability)

This document is intended as a summary only and does not represent full terms and conditions. A full policy document is available from Howden.

Insurance is provided on the basis that at the time of your membership renewal you have declared any material facts which may affect provision of the cover.

IN THE EVENT OF A CLAIM

You must report every claim and any incident that is likely to give rise to a claim in the future. Incident Notification Guidelines are attached to this document to assist you. Please contact Howden on 0121 698 8040 and complete the necessary report/claim form as soon as possible to avoid prejudicing your claim. **Do not admit liability; do not make an offer or promise to pay.**

INCIDENT NOTIFICATION GUIDELINES

It is important that all incidents that may give rise to a claim are reported to us as soon as possible after the event. This will enable Insurers to carry out investigations at an early stage whilst information relating to the claim remains fresh in the mind. This will also ensure that you are complying fully with your policy terms and conditions.

In order to achieve this, we ask that you notify us immediately of any incident that involves:

- A fatal accident
- An injury involving either referral to or actual hospital treatment
- Any allegations of libel/slander
- Any allegations of Professional Negligence i.e. arising out of tuition, coaching or advice given
- Any investigation under any child protection legislation
- Any circumstance involving damage to third party property

An injury is defined as:

- Any head injury that requires medical treatment [Doctor or Hospital]
- Any fracture other than to fingers, thumbs or toes
- Any amputation, dislocation of the shoulder, hip, knee or spine
- Loss of sight [whether temporary or permanent]
- Any injury resulting from electrical shock or burn, leading to unconsciousness or requiring resuscitation or admittance to hospital for more than 24 hours
- Any other injury leading to hypothermia, heat induced illness or to unconsciousness which requires resuscitation or admittance to hospital for more than 24 hours
- Loss of consciousness caused by asphyxia or by exposure to a harmful substance or biological agent

Please note the above list is not exhaustive and if you are unsure as to whether an incident should be reported, then please do not hesitate to contact Howden Claims Department for further advice.

We would remind you that in NO circumstances should you admit liability or agree to pay for any damage caused as this may prejudice the position of Insurers and COULD result in the withdrawal of any indemnity.

Finally, please note that this is a Liability policy where Insurers decide if negligence attaches to you. Therefore any payments you make to any third parties will not necessarily be reimbursed.

INCIDENT RECORDING GUIDELINES

We would recommend that a designated person within your organisation is made responsible to record any reportable accident/incident. Records must be kept for at least 6 years, and longer where it involves a person under the age of 18 years. Names and addresses of any possible witnesses should also be recorded.

Current legislation does not specify the format of an accident register but the Accident Book BI 510 obtainable from HMSO is frequently used and is approved by the Information Commissioner for D&A Compliance.

The register must contain the following information relating to all reportable accidents or dangerous occurrences:

- Date and time of accident
- As regards a person at work - full name; occupation; nature of injury; age
- As regards a person not at work - full name; status [e.g. customer]; nature of injury; age
- Place where accident occurred
- A brief description of the circumstances
- Method by which the event was reported

REPORTING INCIDENTS TO HEALTH & SAFETY EXECUTIVE

You may also have obligations under the Reporting of Injuries, Diseases and Dangerous Occurrences Regulations (RIDDOR) 2013. For further information go to www.hse.gov.uk/riddor/index.htm and to obtain a copy of the leaflet "Reporting accidents and injuries at work" go to www.hse.gov.uk/pubns/indg453.pdf