

British Orienteering Membership Insurances: Frequently Asked Questions

1. What automatic insurance do the various parts of British Orienteering receive? The following receive Combined Liability Insurance:

- British Orienteering Federation Ltd t/as British Orienteering
- Affiliated Associations – Welsh Orienteering Association, Northern Ireland Orienteering Association
- 9 Affiliated Regions
- Clubs including Officers / Officials
- Members and Volunteers
- Coaches
- Activators
- Mappers
- Leader
- British Orienteering Federation Consultants
- Event Officials

2. What is Combined Liability Insurance?

The Combined Liability policy provides for legal liability following negligence, nuisance or trespass. Unlike other liability insurances it not only covers Public Liability (where you are liable for injury or damage to other persons or their property) but also includes cover for the following shaded areas in the table below. These represent areas in the Perkins Slade Combined Liability policy which would not be provided by a standard public liability policy.

Please note the Public Liability section of cover is written on a Claims Occurred basis. The policy has a Retroactive date of 01/01/2003.

Cover & Limits of Indemnity	Summary
Public Liability £10,000,000 any one occurrence	Accidental bodily injury to third parties and/or damage to third party property arising out of your insured activities. Cover for bodily injury claims following negligence of the coach/ instructor is covered by this section.
Products Liability £10,000,000 in the aggregate	Accidental bodily injury to third parties and/or damage to third party property arising out of any goods sold or supplied by you (including refreshments)
Professional Indemnity £10,000,000 any one occurrence	Loss (financial or otherwise) arising out of Errors and Omissions. For example, bad advice (instruction/ coaching) or failure to act Including claims for Defamation.

The Following additional covers are also provided to the Committees of Clubs and Associations

Abuse £2,500,000 in the aggregate	Abuse concerning children and vulnerable adults. Protection for damages awarded against the organisation (specifically for abuse, <i>the alleged individual perpetrator does not receive any cover</i>)
Directors and Officers £5,000,000 in the aggregate	Protection for directors, officers and senior managers against claims arising from their decisions or actions taken whilst managing the organisation

3. What activities are insured by the policy?

Members are only insured to participate in Foot and Trail Orienteering (members are not insured to take part in Ski Orienteering or Mountain Bike Orienteering).

Clubs are insured for the organising, controlling and mapping of events which includes Foot and Trail Orienteering, Ski Orienteering and Mountain Bike Orienteering.

4. How is Employers' Liability different to Public Liability?

Employers' Liability protects employers in the event of an injury to an employee or volunteer in circumstances where the employer is legally responsible. Public Liability protects the Registered coach or club where a member or member of the public is injured or their property is damaged and the injury or damage is caused by the club or coach.

The above policy does not include Employers Liability for Associations or Clubs. If you require this cover please contact Perkins Slade on 0121 698 8177.

5. We only have unpaid volunteers, do we need Employers' Liability?

Under British law you can still be called an 'employee' even if you are not paid. Our advice would always be to ensure Employers' Liability insurance is in place.

6. Does the cover include any legal expenses?

Yes, but only for legal expenses for defence of civil actions.

7. Why do we need Defamation cover?

Issues can arise from comments innocently made on your web sites, articles, opinions or emails written which could potentially be libellous.

8. Does the policy cover anyone who is not a resident in England?

Insurance cover is only available to members who have a permanent UK address. Such members are covered for their Liabilities in terms of recognised activities in both the UK and overseas, provided that any overseas trip is officially recognised/authorised by British Orienteering.

Any member permanently living abroad is not covered.

Please note this is not a Travel Insurance policy, cover for which can be obtained from: www.ps-sports-quote.com

9. Does the Combined Liability provide cover anywhere in the world?

The policy will cover the insured anywhere in the world (with certain exceptions in respect of USA/Canada) provided you are on an official recognised/authorised trip.

10. If I am injured can I claim on the Liability Insurance provided by British Orienteering?

No. If you are injured you may wish to seek legal advice on how to pursue a claim against the person responsible for causing your injury.

Please note that the Perkins Slade Civil Liability policy is a policy to protect the insured in the event that they are sued by another party.

11. Are there any excesses on the policy?

Yes, a £250 Third Party Property Damage excess applies to the Public Liability section.

12. Are there any significant policy exclusions?

Please note all information provided is intended to be a summary, it should not be taken as a substitute for the full policy wording. Please see the policy itself for full terms and conditions. A full copy is available upon request.

- £250 Third Party Property Damage Excess
- Criminal / deliberate acts
- Abuse - the alleged perpetrator will not be provided with any cover
- Incidents known to you but not reported to Insurers
- Fines, penalties or punitive damages
- Loss of, or damage to property in your custody or control

The above are principal policy exclusions, please refer to the full list of exclusions within the policy wording. A copy can be obtained from Perkins Slade Ltd.

13. What do I do if I become aware or are involved in an incident?

You should immediately record all relevant information as defined in the [Incident Recording Guidelines](#)

If there are verbal or written allegations made against you, you should report the incident to Donna Bateman at Perkins Slade on 0121 698 8043.

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.

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.

14. Is there a time limit for making a claim under the policy?

You should notify Perkin Slade as **soon as you become aware** of any serious injury or damage to someone else's property.

15. Are Clubs Volunteers protected by the Combined Liability policy?

Yes, the Club is required to keep a list of their Volunteers who are non members.

16. If I am a Club Official what protection do I get?

As a club official you may not appreciate that the constitution of your club almost certainly makes you personally liable for the liability of your club and the actions of your members.

Perkins Slade's Combined Liability provides Directors' and Officers' cover in order to protect you if you are sued for a negligent decision. As an example we frequently have claims following internal disciplinary disputes leading to exclusion of a member or coach. This can lead to legal action against the committee members for failing to follow the club constitution, or current human rights legislation.

17. I thought only Trustees needed Directors' and Officers' cover?

Trustees will usually sign legal documentation for the club. However, the constitution will extend liability to all club officials or members acting on behalf of the committee / club.

18. Are non-members covered by the policy for 'taster' sessions?

Individuals who may be interested in joining a club are insured for a maximum of 3 initial "taster" sessions.

For indemnity to apply it is essential that the club records their name, address and dates of attendance. These details must be retained as they may be called upon in the event of a claim.

The individual must be members of British Orienteering from their 4th visit.

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Failure to do so may mean that the insurance will be invalidated in the event of a claim.

19. What does the club abuse cover provide?

Abuse/safeguarding cover is imperative for clubs in view of the ever increasing responsibilities imposed by legislation. The Abuse section of the policy provides protection for damages awarded against the club committee/officials for the abuse of children and vulnerable adults. There is no cover for the individual accused or alleged to be the abuser.

19. Do we need to register an event or an orienteering activity?

Yes, please register the event with British Orienteering as early as possible.

Similarly with mapping, the map details should be registered with British Orienteering before you start the survey using the map registration process.

20. Our club sometimes organises social events, would the Civil Liability policy cover us for these?

The standard cover under the Civil Liability provides indemnity for social events arranged by the club. If you are unsure about whether a particular event would be covered then please contact British Orienteering.

21. Why do Coaches need Professional Indemnity cover?

Professional Indemnity provides cover for negligent advice. If you are coaching, for example, you would need this protection. A standard Public Liability policy will have a specific exclusion in respect of advice given.

22. I am a Coach/Committee Member who arranges accommodation and travel as part of our Club activities for groups of people. Would I be covered under the Combined Liability policy if something goes wrong with these travel arrangements?

The Hiscox Liability policy provides Public Liability and Professional Indemnity cover for the Coach and Club for organised, planned trips such as a coach taking a group of children away for the weekend for a planned event /activity.

However, the Liability policy is not designed to provide cover for "Tour Operators". i.e. booking accommodation and transport as this is considered to be acting as a travel agent.

The Hiscox policy contains a specific exclusion in respect of the Package Travel, Package Holidays and Package Tour Regulations 1992.

23. Are there any turnover limits within the Liability policy?

Yes, if you are a Coach or a Mapper you are covered for a turnover of up to £6,000 per annum. If you earn more than this figure you should contact Perkins Slade Ltd on 0121 698 8177 in order to arrange cover in your own name.

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