

# British Orienteering

## Major Events Insurance Policy & Procedure

### 1. Extent of this Policy

This policy covers the detail of the insurance for equipment used during British Orienteering Partnership Events.

### 2. Purpose of this Policy

To set out the extent to which British Orienteering Insurance covers the equipment used for the duration of the Partnership Events and in the event of lost, stolen or damaged equipment the procedure on how a claim should be actioned.

### 3. Definitions

The **Organising Body** is defined as the club, groups of clubs or Association(s) who have bid to stage the Event.

**British Orienteering** is defined as: The Board, who have delegated the overseeing of the Partnership events to the Major Events Manager and the Event and Competitions Committee. Each being responsible for distinct elements of the event operations contained in the Partnership Agreement.

The **Event Officials** include but not limited to the Event Coordinator, Day Organiser(s), Planner(s), Controller(s), Jury, WRE representative, Trail O Organiser, Team Leaders.

The **Stakeholders** include but are not limited to participants, volunteers, members of staff, service providers, traders, media, First Aid providers, emergency services, local councils, Safety Advisory Groups, Landowners.

The **Partnership Events** refer to the JK, British Orienteering Championships: Long, Relay, Sprint and Middle.

**Hired equipment** includes but not limited to marquees and furniture, toilets, trakway, pedestrian and security fencing, club orienteering equipment. Once equipment has been hired whether from a club or company it becomes the responsibility of British Orienteering and the Organising Body to consider the requirements for insurance. In some instances such as marquees, the hire company many offer insurance cover at a percentage of the total hire cost.

### 4. Policy:

The current British Orienteering Insurance policy is with HISCOX and covers equipment used and hired during the British Orienteering Partnership Events. The policy wording is such that hired equipment is insured for the duration of the event provided that a person is present at all times. This being the case if equipment is left unattended or overnight then either professional security needs to be provided, additional insurance acquired for that period or in the case of orienteering equipment being placed out on the course within a week of the event, take the considered view that it represents a low risk of being stolen or damaged (excluding Urban areas). However, if theft or damage occurred to equipment not covered by insurance or the provision of security then a claim for the value to replace equipment would have to be made and paid out against the specific event overall profit.

British Orienteering insurance policy has a voluntary excess of £500, in the case of equipment being stolen or damaged and the cost of replacing it is lower than £1000 in value then a claim would be made and paid out against the specific event overall profit. If a claim is made for equipment valued over £1000, then the voluntary excess of £500 would have to be paid out against the specific event overall profit.

In all cases the following procedure must be carried out.

## 5. Procedure:

Should the occasion arise that equipment used during one of the British Orienteering Partnership Events is lost, stolen or damaged the following procedure should be carried out.

- 5.1. Contact the police department in the town/city where the crime occurred. Talk to a police officer as soon as possible after the crime took place so your memory of the incident and individuals involved is fresh. Give your contact information so the officer can follow up with you on the case.
- 5.2. Obtain a case number for your police report. Refer to the number when you want an update on your case and if you'd like a copy of the police report. There is no fee to file a police report. However, there is a fee to get a copy of the police report.
- 5.3. Complete the **Lost, Stolen or Damaged Equipment Report Form-Partnership Events** and send back to British Orienteering office within one week.

## Lost, Stolen or Damaged Equipment Report Form-Partnership Events

Please answer the following questions in as much detail as possible:

Event\*: .....

Full Name\*: ..... Date of Birth: .....

Address\*: ..... Post Code\*: .....

Home number\*: ..... Mobile: .....

E-mail\*: .....

Club equipment hired from\*: .....

Time and date of loss/theft/damage\*: between xx and xx .....

Where did the loss/theft/damage happen?\* .....

.....

What items have been lost/stolen/damaged? Please provide details of make, model, colour, serial number, value\*: .....

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Please give as much detail as possible about the loss/theft/damage and please state where you last knew the item to be\*: .....

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Any witnesses to the incident?\* .....

Police Station loss/theft/damage reported to\*: .....

Name of Police Officer reported to: .....

Case number\*: .....

\*Mandatory

*Please note:*

The British Orienteering insurance policy provides Public Liability cover. It protects all British Orienteering members, individuals and clubs, in the event of a claim arising in connection with any British Orienteering-registered event or other British Orienteering recognised activity. It does not provide accident, medical or property insurance (storm damage, fire, theft, loss, etc.), except in circumstances where these give rise to a claim for negligence or other liability.

However legal requirements mean that:

1) All loss, theft or damage to equipment hire for use during the Partnership Events which could give rise to a claim must be reported to the British Orienteering office **within one week**, using this form.

2) Any British Orienteering member or club who receives notice of a claim **must forward it to British Orienteering office within one week of receipt**.

Failure to observe these requirements could invalidate the cover.