

Summary of Ramblers' Insurance

Even seasoned Ramblers members have often said that they are unsure of the insurance position, so this is a summary of what – and who – is covered, when participating in Ramblers activities. This is intended as a summary description only, so anyone wishing to see a full copy of the cover should request one from the company which provides the Ramblers insurance: Howden Insurance Brokers Ltd, One Creechurch Place, London EC3A 5AF.

Volunteers

What is a volunteer?

Volunteers are all **Ramblers members**, comprising, among others, walk leaders, path maintenance team members, group and Area committee members, footpath wardens and footpath researchers. Volunteers must be registered on the Ramblers database.

What are volunteers insured for?

Ramblers insurance provides **personal accident insurance** for all volunteers aged under 90 years and are UK residents. This means that volunteers are covered in the unlikely event that they are seriously injured while volunteering for the Ramblers. Volunteers are only covered when carrying out an official role, (so, for example, on a group walk, only the walk leader is covered).

Certain conditions need to be met to qualify for this insurance. The main one is that activities must be official Ramblers events. This means that the event has been organised by the group committee and has been advertised either:

- On the group or Area website

- On the Ramblers website and App via Walks Manager

- In a printed programme

- On a public social media page (not a closed or private page)

When leading and organising events, volunteers must assess possible risk in advance and take such steps as is necessary to reduce it. Ramblers has created guidance, training programmes and templates to help with this.

Should an incident or a 'near miss', occur, it must be reported – using the incident report form – within ten days. If the incident is serious, it should be reported to Ramblers as soon as possible.

Volunteers are also covered by **liability insurance**. This provides cover for damages or legal costs against a volunteer if someone is injured or property is damaged, because the volunteer did something wrong – as long as those actions weren't either deliberate or reckless.

There is separate guidance for **walk leaders** and **path maintenance teams**, but basically, they are also covered by both personal accident and liability insurance.

Is any volunteer activity not covered?

Travel to and from an event is not covered by the liability insurance.

What about back- and mid- markers?

Back markers and, when required, mid-markers, are often nominated on the day and are not therefore identified “officially” like the walk leader/s. They must be Ramblers members and are therefore covered by the public liability insurance, but, unlike the designated walk leader, are not covered for personal accident.

Ramblers Members

What if I’m not a registered volunteer, but an ordinary member?

All Ramblers members are covered by the **liability insurance**. This includes non-members who are taking part on the three ‘taster’ walks, (but for not more than three, after which they must join). It also includes children under 18, if they are properly supervised by a responsible adult who is covered. Insurance extends to volunteer carers of another person present, as long as that person is covered.

Who isn’t covered by the liability insurance?

Any non-member, after they have had their three ‘taster’ walks.

Non-UK residents, unless they have a permanent UK address where they spend 6 months of the year, or are students with temporary UK residence.

Any professional carer of another person present. These individuals should be covered by their employer’s insurance.

What does the liability insurance provide?

This insurance provides cover for damages or legal costs against you if someone is injured or property is damaged for up to £10 million

What about personal accident insurance?

In respect of personal accident insurance, the Ramblers insurance cover only applies to registered volunteers, undertaking official duties, as described above. The maximum amount of cover varies, according to the nature of the injury and is detailed on the Ramblers website, (“Your Guide to Ramblers Insurance”), but as an example, an injury resulting in permanent disablement from the ability to work attracts a benefit of £25000, while a broken bone results in a benefit of up to £500.

Further reading: More detail on Ramblers insurance can be found by logging on to your ‘My Ramblers’ account, then scrolling down to the ‘Document Library’, which is in the “Your Volunteering’ section and then clicking on the ‘Insurance’ folder