

Need a higher limit of indemnity?

In view of the ever increased size of civil court awards for damages, we recommend you consider increasing your limit of indemnity.

As part of your renewal process you will be offered the opportunity to increase your Public and Professional Indemnity limit of indemnity to £10m.

If you select this option the Abuse limits will remain at £2.5m, and Management Liability (formerly Directors and Officers) limit will remain at £5m. If you wish to increase these limits please contact)PXEF0 to discuss y our needs.

Principal Exclusions

Liability arising out of:

- Deliberate, dishonest or criminal acts of the Insured
- Injury to Employees
- Ownership or use of any vehicle, aircraft, hovercraft or water-borne craft
- Damage to data
- Loss of or damage to your own property
- Medical malpractice (except for first-aid provided which is included)
- Abuse in respect of the individual accused or alleged to have committed abuse or have permitted abuse
- Incidents/claims known to you but not reported to insurers
- Product guarantee or recall, repair or replacement
- Incidents prior to becoming a club member of an affiliate Ramblers Club, or if there has been a break in membership, prior to the most recent date of joining.
- Activities in USA or Canada

It is not the intention of this insurance to provide cover for qualified instructors who are charging for their services.

Employers Liability

Cover has been automatically included to protect the club in respect of legal liability for damages and legal costs arising out of death or injury caused to employees in the course of their employment.

The limit of indemnity per incident is £10 million with the exception of terrorism which will be limited to

- £5 million per period.

Cover is written on a claims occurred basis of cover.

Claims Reporting

You must immediately report every claim and any incident that is likely to give rise to a claim in the future. Please do not fail to report an incident on the assumption you are not liable.

Incident notification guidance and requirements will be included with your policy document.

Optional Insurances

If you require cover under the following headings please contact Howden to obtain quotations as cover is only available when purchasing cover offline

Internet and Email

Optional £100,000 or £250,000 (excess £250)

Protection in respect of additional costs incurred following damage by hackers to your website computer system or allegations of defamation or breach of intellectual property rights.

Crisis Containment

Optional £25,000

Costs incurred to utilise the services of a public relations specialist in relation to covered claims under any section of your Hiscox policy.

Event Cancellation Abandonment

This policy indemnifies the Insured against losses sustained by reason of the interruption, postponement, cancellation or abandonment of an event. Please contact Howden for a quotation.

The information contained in this summary is confined to general Policy details. Specific terms and conditions are available for inspection/clarification from:

Howden UK Group, 16 Eastcheap, London, EC3M 1BD

T: 0121 698 8000

F: 0121 625 9000

E: info@howdengroup.com

Howden is authorised and regulated by the Financial Conduct Authority.

The parties to the Policy have the right to choose the law applicable to the Policy. Unless the parties agree otherwise in writing any dispute concerning the interpretation of this Policy shall be governed and construed in accordance with English Law and shall be resolved within the non-exclusive jurisdiction of the courts of England and Wales.

The Combined Liability and Employers Liability insurances are provided by Hiscox Limited, Hiscox House, Sheepen Place, Colchester, Essex CO3 3XL.

Hiscox are authorised by the Prudential Regulation Authority, and are regulated by the Prudential Regulation Authority and the Financial Conduct Authority. Any complaints should be referred to Howden immediately and will be dealt with in accordance with FCA regulations.

What to do if you have a complaint

If you wish to make a complaint you may do so by contacting any member of our staff by whatever means is convenient to you. If you cannot settle your complaint with us to your satisfaction, you may be entitled to refer it to the Financial Ombudsman Service (FOS). The FOS can be contacted by accessing the website www.financial-ombudsman.org.uk or telephoning 0800 0234567 or 0300 1239123.