Summary of Liability Insurance:

Insured: The Ramblers' Association and Members

Period of Cover: 01 October 2026 to 30 September 2027

Retroactive Date: 02/04/2012 in respect of Wellbeing Walk activity (formerly Walking for Heath)
01/01/1985 in respect of The Ramblers Association and their members (but subject to earliest date of continuous membership)

Activities:

Acting as the National Governing Body for National Body for Walking, Rambling Clubs and Groups in the UK including the promotion of the sport

- Administration, advice and guidance on funding, advice regarding Safeguarding and Child Protection to clubs
- Campaigning including the establishment of rights of access, protecting the countryside, event organisation, fund raising events, group and public meetings, instruction and coaching and promotion
- Maintaining and improving paths and rights of way
- Project funded activities: including Ramblers Wellbeing Walks (formerly Walking for Health), Participants of Ramblers GB Out There Award Project , Paths to Wellbeing (and similar community focused projects), Don't Lose Your Way, Mapping Scotland's Paths and Walk Leader Training
- Property owners
- Property rental from others, property rental to others,
- Representation of members and clubs
- Rambling, scrambling (without ropes except in emergencies) , walking and hill walking, social events including staff activities
- Festivals, roadshows and public events promoting the benefits of walking
- National and regional member meetings, including committee meetings and annual general meetings
- Supporting walk leaders with advice, training and resources to lead group walks

Who is entitled to Indemnity:

Ramblers' Association, Welsh and Scottish Councils (includes Isle of Man) , employees, volunteers & committee members, Ramblers areas, groups, path teams and their volunteers (including Flexi groups) & their volunteers, individual members whilst participating in recognised Ramblers Association group events/walks, trained Wellbeing Walk Leaders (previously know as Walking for Health). Active participants of Ramblers GB young development project

The policy only provides Indemnity to UK residents, except for student members who are temporarily resident and cover for those members is strictly for UK activities only

This cover does not extend to individual Ramblers Clubs

COMBINED LIABILITY INSURANCE

Primary Liability is provided by Hiscox Insurance Company Limited and Excess of Loss is provided by Zurich Insurance plc.
Excess of Loss Public Liability with effect from 1st October 2025 provided by JRP Underwriting

Policy Number:		
	The Ramblers Association	HU PI6 1924908 and KN867805
	Groups, Ramblers Wellbeing Walks Leaders	HU PI6 1950922 and LN867806

Cover

This covers legal liability for damages and legal costs arising out of Third Party loss, injury or damage, in connection with the activities described above occurring and notified to 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. 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 Liability	£10,000,000	any one event
	Products Liability	£10,000,000	any one period of cover
	Professional Indemnity	£10,000,000	any one claim excluding defence costs
	Management Liability	£10,000,000	any one period (Association/Groups only)

(subject to a maximum £7.5m in respect of abuse any one period of cover)

The above is intended to be a summary of cover only, A full copy of the cover is available on request from Howden.

Howden is a trading name of Howden Insurance Brokers Limited, part of the Hyperion Insurance Group. Howden Insurance Brokers Limited is authorised and regulated by the Financial Conduct Authority in respect of general insurance business. Registered in England and Wales under company registration number 725875. Registered Office: One Creechurch Place, London, EC3A 5AF. Calls may be monitored and recorded for quality assurance purposes

Excess of Loss Public Liability
(£5m additional layer – excludes abuse extension)

Limit of Indemnity	Public Liability	£5,000,000	any one event
	Products Liability	£5,000,000	any one period of cover

Principal Exclusions

Liability arising out of:

1 Criminal Acts
2 The ownership, possession or use of any mechanically propelled vehicle, aircraft, hovercraft or water-borne craft
3 Product Guarantee or recall, repair or replacement
4 In connection with damage to any data
5 Medical malpractice
6 Damage to own property
7 Abuse in respect of the individual accused or alleged to have committed abuse or have permitted abuse
8 Incidents prior to the retroactive date above
9 Incidents / claims known to you but not reported to Insurers within 30 days
10 Incidents prior to membership of the Ramblers Association, or 2nd April 2012 in respect of Wellbeing Walks (previously known as Walking for Health activities
11 Tour Operators liability or any liability arising from The Package Travel, Package Holidays and Package Tours Regulations 1992
12. Cyber Events
13. Data Protection

Communicable Disease

The following Exclusion is added to the Excess of Loss policy only:

Communicable Diseases

This policy does not cover any loss, damage, liability, claim, cost or expense of whatsoever nature, directly or indirectly caused by, contributed to by, resulting from, arising out of, or in connection with the following:

a) a Communicable Disease; or
b) the fear or threat (whether actual or perceived) of a Communicable Disease

regardless of any other cause or event contributing concurrently or in any other sequence thereto.
This exclusion does not however apply in respect of:
i) food or drink poisoning; or
ii) Legionnaires' disease (if specifically covered by an extension or endorsement applied to the Primary Policy but only to the extent of cover expressly stated as being provided under the Primary Policy extension or endorsement)

Definition
For the purposes of this exclusion 'Communicable Disease' means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:

a) the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not; and
b) the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms; and
c) the disease, substance or agent can cause or threaten damage to human health or human welfare or can cause or threaten damage to, deterioration of, loss of value of, marketability of or loss of use of property.

PLEASE NOTE: Restricted cover applies in respect of legal actions brought in a court of Law outside of Europe

IMPORTANT NOTE

This document is a summary of your policies and should not be considered as a replacement or substitute for the Insurers' policy documentation. Please refer to the policy documentation for full policy terms, conditions, exclusions, warranties, conditions precedent and any other important terms.

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