Your Guide to Ramblers Insurance

Liability insurance

This provides cover for damages or legal costs against you if someone is injured or property is damaged because you did something wrong – as long as your actions weren't deliberate or reckless. The Ramblers policy covers you for up to £10 million.

Who is covered?

- All Ramblers members
- All volunteers who have their volunteer role recorded with us
- Non-members for up to 3 taster walks
- Children under 18, if they are under the supervision of a responsible adult who is covered
- Voluntary carers of another person present, if the person they are caring for is covered

Who isn't covered?

- Non-members after 3 taster walks
- Professional carers of another person present. Their employer's insurance should be covering them for their actions
- 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

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Company registration no. 4458492. Registered charity, England & Wales no. 1093577, Scotland no. SC039799.

Personal accident insurance

This can provide insurance to you or your family in the unlikely event you're seriously injured while volunteering for the Ramblers. The amount you can claim is listed at the end of this guide.

Who is covered?

- All volunteers under the age of 90 who have their volunteer role recorded with us and are UK residents
- You are only covered when you are carrying out your role (so on a group walk, only the walk leader would be covered)

All volunteers must have their volunteer role recorded with us.

If you'd like to record a new volunteer role within your team, please use the webform on the **Volunteering page** of the Ramblers website.

How to make sure you're covered by our insurance

Certain conditions need to be met to qualify for our insurance. It's important you stick to these conditions, so you're covered if things go wrong.

Activities must be official Ramblers events

This means they have been organised by the committee and advertised in at least one of these ways:

- On your 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)

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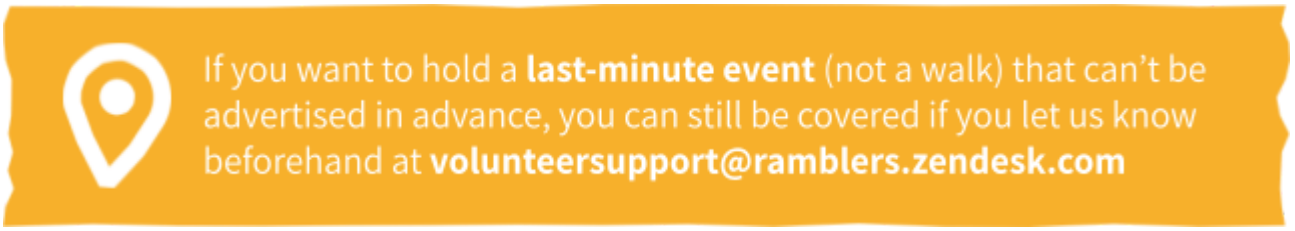
You must assess the possible risks in advance, and take any steps you need to reduce them. Refer to our role-specific guidance and our risk assessment templates for more information about what you need to do for these activities.

If another organisation asks you to organise an event, you must be clear who is responsible in advance. You'll only be covered by our insurance if it's advertised and run as a Ramblers event.



Be clear on what is and isn't covered:

- Travel to and from an event is not covered by our liability insurance.
- The insurance is valid overseas, except in the USA and Canada.

You must report any incidents or near misses

- Use the Incident Report Form to report incidents within ten days.
- If there is a serious incident, contact us as soon as possible.

Specific guidance for Walk Leaders and Path Maintenance Teams

If you do one of these roles, please read our role-specific insurance factsheets to make sure you are covered.

How to make an insurance claim

If you think you may need to make a claim, contact us by email, and we'll advise you what to do next - volunteersupport@ramblers.zendesk.com

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Related guidance:

Walk leader insurance factsheet

- This guide explains the specific conditions required for group walks to be covered by our insurance.

Path maintenance insurance factsheet

- This guide explains the specific conditions required for path maintenance activities to be covered by our insurance.

Personal accident insurance

Below lists the maximum amount of cover available under our personal accident insurance policy.

The following benefits are available to all volunteers under the age of 90:

Accidental bodily injury resulting in	**Benefit amount**
Death	£25,000
Loss of one or more limbs	£25,000
Loss of one or both eyes	£25,000
Permanent total loss of speech	£25,000
Permanent total loss of hearing in both ears	£25,000
Permanent total loss of hearing in one ear	£6,250

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These additional benefits are available to all volunteers under the age of 80:

Accidental bodily injury resulting in	Benefit amount
Accident medical expenses	Up to £2,500
Bereavement counselling	Up to £250/week, up to a maximum of £5,000
Broken bones	Up to £500 per person
Coma benefit	£50 per full 24 hours up to a maximum of 104 weeks
Convalescence	£200 (£100 if aged over 70)
Counselling	Up to £250/week up to a maximum of £5,000
Dental Expenses	Up to £1,000 per any one accident
Dependent Benefit	Additional 5% per child up to a maximum 25% of the Death benefit above, subject to a minimum £5,000
Funeral Expenses	Up to £5,000
Hospitalisation	£50 per full 24 hours up to a maximum of 104 weeks
Optical Expenses	Up to £1,000
Paralysis: Total loss of use of all 4 limbs, bladder and rectum	£50,000
Permanent total disablement from the gainful employment for which the	£25,000

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insured is fitted by way of training, education or experience	
Total loss of use of two legs, bladder and rectum	£25,000

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