

British Orienteering
Insurance Explanation by
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I have been working with the staff in the British Orienteering office and the organisation's insurance broker to ensure that our insurances are effective and value for money. I am writing this letter to clubs to explain some recent changes in the way our insurances are arranged, and to outline how these changes will affect British Orienteering Clubs. The changes relate to our public liability policy which protects organisers, planners and controllers (and other helpers) from claims for damages relating to orienteering activities.

The policy is arranged to protect all British Orienteering members from such claims, and the cost of the policy is covered by British Orienteering out of the participation levies paid by organising clubs.

So why are we telling you all this? Well, there are two reasons. The first is that the policy we have is designed for sports where all the participants are members. Consequently, insurers require information telling them how many non-members are participating in our events. They will charge an additional premium to extend the cover to include these non-members (which will, of course be paid by British Orienteering). Secondly, insurers require being able to confirm that someone making a claim arising out of participation in an event were actually participating.

So, now to what this means we need to do. Firstly, we will be revising the form that event organisers complete to report participation numbers to split that participation between members and non-members. Hopefully, this will not require you to collect any additional information from people who enter your events for events which are level 4 (district) events and above, but we will all have to make sure that we know this split for informal (level 5) events.

Secondly, and rather more challenging for us, insurers must be able to verify that someone making a claim as a result of participation in a registered event was actually participating. Clearly they would expect to do that by reference to event results, which will have two significant implications for clubs. Results from events will need to be retained for a minimum of three years to still be in place when a claim arises. This may not be a change for clubs, now that results are maintained on the web with electronic storage being so cheap. More difficult will be the need to retain such information for informal (level 5) events. Here, clubs will need to retain lists of participants, even though they may not be publishing formal results. A participant record sheet is attached to this email. Similarly, copies will be sent out with the ER1 and Incident Report Forms and it will be available on the website.

All of this makes it clear to me that clubs will need to review their recording of information on participants, but that it is level 5 events where new information will need to be captured. Whereas this information does not need to be

publicly available, clubs will need to retain it. I would suggest that the information should be being collected at such events anyway (for safety reasons, and to enable clubs to follow up potential new members), so it may just be a case of retaining it, maybe by scanning hand-written participant record sheets prepared at the event.

This is IMPORTANT! The breadth of British Orienteering's insurance cover has been designed to ensure that everyone involved in orienteering is covered in respect of claims against them from participants and members of the public. Failure to comply with insurers' requirements could compromise the insurance cover exposing organisers and/or planners personally.

By Mike Forrest (BOK)