

All you ever wanted to know about



British Orienteering

BRITISH ORIENTEERING INSURANCE

and then some

What is British Orienteering insurance?

It is civil liability insurance, *not* accident insurance, injury insurance, medical insurance, travel insurance, motor insurance, property insurance, cancellation insurance, health insurance, life insurance, insurance against loss, theft or damage, or insurance against fraud or the misappropriation of funds.

What's civil liability insurance?

Protection in the event of someone making a claim against a member for damages, negligence, advice given or not given, and the like. Think of it as protection against being sued. Non-members are also covered, when they are participating in orienteering, by our insurance at an additional charge of 50p per adult. This extra charge is essential to ensure British Orienteering events are covered by insurance to the appropriate and necessary level. Clubs will be required to submit their numbers of non-member participants to British Orienteering to ensure the appropriate cover is provided by our insurance company.

What does it cover?

If an injury, accident, fall etc... occurs, and is the responsibility of a member, and there's a claim against the member causing the injury, the event organiser or British Orienteering; it is likely that our insurance would cover this. If it's no-body's fault and just bad luck, you have no claim. But if British Orienteering or its members are seen to be responsible, we should be covered. Similarly, if British Orienteering or its members are seen to be responsible for damage to leased, rented or loaned property, that should also be covered, although many lease, rent and loan contracts may include separate, specific insurance cover.

British Orienteering's civil liability insurance does not cover any deliberate acts.

British Orienteering members, teams and coaches have *civil liability* cover for participation in orienteering events worldwide excluding USA and Canada.

What doesn't it cover?

Damage by motor cars, because cars registered for road use must have their own insurance. British Orienteering insurance may cover damage *to* cars caused at or during an orienteering event, if members or the organisers are at fault. But it doesn't cover damage *by* cars, if the driver is at fault.

The cover cannot include storm damage, because that's not British Orienteering's responsibility - or damage to or loss of your own property, because you can't make a claim against yourself. We also ask you to register mountain bike orienteering events, at the level of a C4 event or above, with the Trail Cyclists Association, to be covered by their insurance.

British Orienteering's civil liability insurance does not cover any deliberate acts.

Foreign non-member nationals travelling to British Orienteering events are not covered by our civil liability insurance. If however an overseas participant caused accidental damage at an event, and the organisers or British Orienteering were sued, the cover should apply. However, if the overseas participant was sued, our civil liability will not extend to protecting them. However, as with British Orienteering members travelling abroad, it may be that the orienteering governing body in their country of origin has insurance that extends to their members participating abroad.

Who does it cover?

British Orienteering and all its members: associations, clubs and individuals, including claims made against us personally, and claims made by other members, in connection with

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orienteering activities. That's why it's important that coaches and event officials (controllers, planners, organisers) are British Orienteering members.

Who doesn't it cover?

Professionals or people acting in a business capacity; it doesn't cover traders, even if they're British Orienteering members. They need their own insurance. It has been agreed with the insurance company that professionalism in activities such as mapping begins at £5000 a year: earn more than that and we regard you as a professional needing your own insurance.

It also doesn't cover foreign non-member nationals travelling to British Orienteering events but, as mentioned previously, it may be that the governing body in their country of origin has insurance that covers them; this must be checked by the individual travelling.

What about guests, spectators, or club-only members?

If they're not British Orienteering members, they're not covered. But we are covered for them, i.e. we're probably covered if a claim is made against us for something a non-member did. If a spectator who is not a member drops a match and starts a fire, and the landowner sues them, they're not covered by our insurance. But if the landowner sues us for the fire, we are covered.

Can we give a categorical assurance that we will be responsible for anything that might happen?

No. Landowners sometimes ask for a signed statement that we will accept total responsibility for the event, so s/he can't be liable for anything. We are advised that such a statement has no effect in law. It is for the courts to decide who, if anyone is responsible for what happened, and a piece of paper cannot absolve a negligent landowner of responsibility. But you can say that we have cover for anything we might be responsible for in holding the event on his land.

What if he insists?

Contact British Orienteering office for advice.

Do we need to register everything with British Orienteering?

No, but we want to know about those activities that are most likely to give rise to a claim, such as: events, training, coaching, and mapping. We also want to know about anything unusual or risky. This particularly applies to Street-O where additional risk assessments may be required.

When do we need to register?

As early as possible, for publicity/information as well as insurance reasons. If you're doing anything in the forest, we ought to have a record. The landowner is likely to be most unhappy if he thinks you're out there planning courses without insurance cover. Similarly with mapping: the map details should be registered with British Orienteering before you start the survey.

What do we do if something happens that might give rise to a claim?

We have to inform our insurers of 'every incident, particularly those involving a personal injury, which could give rise to a subsequent claim'. You might regard this as unreasonable and unworkable even in ordinary circumstances, much less at an orienteering event where the organisers may not even know about accidents or injuries which appear minor at the time. Clearly, you're not expected to report incidents you don't know about. **But if you do know about them, you must report them, using the Incident Report Form.** It will look particularly bad if the victim reports an injury to you, and you don't report it to us.

What do we do if someone makes a claim against us?

Let British Orienteering know immediately using the Incident Report Form, so we can inform our insurers. If you let it slide, or try to deal with it yourself, you may invalidate the insurance. Our insurers are required to respond to any claim within three weeks, so we need to know within two weeks of your receipt of the claim. **Please treat this as a priority!**

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