

**British Orienteering  
Insurance Summary  
September 2007**



### **Insurance Summary**

British Orienteering holds civil liability insurance with two insurers; Royal and Sun Alliance Cover plc and Insuresport Mutual Ltd. These policies are held through a broker, Perkins Slade who specialise in providing sports insurance. The policy covers all registered British Orienteering events and members. The insurance covers civil liability only and this can be summarised as incidents that could give rise to someone making a claim e.g. the likely protection against being sued for a member/organisers actions. Examples that are likely to be covered by our insurance are; claims for damages, negligence, incorrect/misleading advice given, incorrect mapping resulting in injury etc... that are seen as being caused by British Orienteering or any of our members. Although these are examples of likely cases where our insurance would cover a claim, it is important to realise that all cases are taken individually. Specific circumstances could change or indeed invalidate the cover provided.

The civil liability insurance policy covers British Orienteering and all its members: associations, clubs and individuals, including most claims made against us personally, and most claims made by other members, in connection with orienteering activities. It is important therefore that coaches and event officials must be British Orienteering members for the insurance to be valid.

Non-member participants in British Orienteering events can be covered by our insurance policy for an additional 50p per non-member. This additional charge entitles non-members to the same level of cover as members. These additional charges are charged collectively to British Orienteering and as such it is essential that the names and overall numbers of non-members are registered at each event. This change will ensure that all event participants, both members and non-members, will have the same level of insurance cover at British Orienteering events

The names and numbers of non-members need to be recorded at each event. This data can be captured using the participant registration form that can be found on the website, is attached to this email, and will be sent out with the levy and incident report forms upon event registration. Although there is additional participant registration required, the level of insurance cover and running of events will not change.

Non-member participants need to be recorded with immediate effect. Clubs are asked to keep their own participant registration forms but to submit numbers of non-members at each event by recording it on the levy form. The levy form has been changed to include a box for noting the number of non-member participants at each event. Attached to this email is an example of the changed levy form.

All British Orienteering events must be registered with the National Office. Registration of events is necessary to ensure insurance cover extends to the event. The event registration process has not changed. British Orienteering still need to be aware of those activities most likely to give rise to a claim: events, training, coaching, mapping etc... We also need to be informed of any unusual or particularly risky activities this includes Street-O events.

British Orienteering's civil liability cover extends to members competing in orienteering events worldwide (excluding USA and Canada). This is NOT travel insurance; it is only to cover possible civil liability claims. This cover only applies to members of British Orienteering, not non-members.

All incidents that involve personal injury or could result in a subsequent claim MUST be reported to British Orienteering using the Incident Report Form. Incident Report Forms MUST be submitted to the National Office without delay. A delay or failed submission will result in subsequent invalidation of our insurance.

If you have any question about the British Orienteering Insurance policy, non-members, incident report forms or event registration contact Laura Young at the National Office on 01629 734042.