



Take Cover!

The BMC provides compulsory Civil Liability protection for Clubs and Individual members and Personal Accident disability cover for Individual members. **Club members do not benefit from Personal Accident cover.** Travel and Activity insurance cover is also available to members along with financial protection through Summit Financial Services.

Civil Liability Protection

The policy protects you for legal liability following injury or damage to third parties, arising in connection with hill walking, climbing and mountaineering. The limit of indemnity in respect of any claim made during the period of insurance is £10 million for any one period. The cover operates worldwide and there is no excess applicable. The cover does not apply to people who are acting as professional instructors, guides or in a similar professional business capacity.

Liability protection covers you for claims against you for injury or damages caused. You and your assets are protected if you are taken to court, for example, for dislodging a rock that caused injury to someone else and that person sues you.

Club cover includes Directors and Officers liability, which protects committee members in the event of a negligent decision, for which in law they will be personally liable. This is something that the BMC has specifically sought out as standard Public Liability insurance does not include protection. Cover includes protection for Trustees of clubs who are members.

Premises liability in respect of Club Huts and property owned by the club is automatically included.

Civil Liability provided by Royal and Sun Alliance plc (no 93792) St Marks Court, Chartway, Horsham, west Sussex, RH12 1XL, and by Zurich Insurance plc, (for claims above £5m), Zurich House, Ballsbridge Park, Dublin, 4 Ireland.

Personal Accident Disability Insurance Cover

Personal Accident cover provides you with compensation if you are unfortunate enough to suffer a permanent injury while you are engaged in one of the activities covered by the policy. There is no death benefit under the policy or cover for recoverable injuries such as broken limbs. Cover for death and loss of earnings while injured are available separately from Summit Financial Services – contact the BMC Office for details.

- A. Total and permanent loss of all sight in one or both eyes £10,000
- B. Total loss by physical severance or total and permanent loss of use of one or both hands and feet £10,000
- C. Permanent total disablement from usual employment £10,000
- D. Total and permanent loss of hearing in both ears £10,000
- E. Total and permanent loss of speech £10,000
- F. Hospitalisation Benefit £50 per day (365 days maximum)
- G. Convalescence Benefit £100 per week (£400 maximum)
- H. Emergency Dental Treatment £500 maximum (£50 excess)

The Personal Accident Disability benefit applies on condition of A to E occurring within two years of the happening of the event and not causing the death of the Person insured within such two years.

The Personal Accident Disability benefit only applies when involved in BMC insured activities, e.g. all forms of mountaineering (including ski mountaineering), climbing, walking and abseiling. The cover includes travel to and from these activities within the UK.

For a claim to be successful under the terms of the Personal Accident policy, the claim must be reported as detailed below, and the injury become apparent within two years of the cause.

Benefits are reduced by 50% for persons aged 70 and over. Maximum age for benefits is 75 years.

Personal Accident provided by ACE European Group Ltd (No 1112892), ACE Building, 100 Leadenhall Street, London EC3A 3BP

Terms & Conditions

Protection for Individual (including bona fide family members) and Club members is only in effect when they are fully paid up and the BMC has details of their names.

Clubs must maintain appropriate membership records and update the BMC on a regular basis with details of new members. New members are protected from the day they pay membership to the club, provided that the club clearly records the date of payment (e.g. by using a receipt book) and that the money and the member's details are passed on to the BMC by the end of every quarter (March, June, September and December).

In the event of a liability claim members must not admit liability but must first inform the insurance brokers and the BMC – see Reporting an Incident below.

Civil Liability and Personal Accident Disability cover does not extend to those resident outside the UK.

This is a brief outline of the Civil Liability Protection Policy and the Personal Accident Disability Policy. Full details including all exclusions are set out in the Master Contract held by the BMC. Copies of the Civil Liability Protection Policy or the Personal Accident Disability Policy are available from the BMC office on request.

These details are correct as of December 2010 but please check your renewal details as cover benefits can change.

Members of Organisations and Bodies affiliated to the BMC i.e. Associate Members do not benefit from Civil Liability protection or Personal Accident insurance.

Reporting an Incident

All incidents involving injury or damage to a BMC member or a third party must be reported to Perkins Slade within 21 days. This is a requirement under the Civil Justice System in the UK. Please also copy your notification to the BMC office. If you or your club are involved in an incident that could lead to a court case please report the incident immediately. In the case of a possible liability claim, the incident must be notified to Perkins Slade Ltd by the party likely to be sued (e.g. the club, leader, etc.) rather than the injured party. It is important that the party likely to be sued does not admit liability prior to speaking to Perkins Slade. With personal accident claims, the injured party is the claimant and they should report the incident to the Perkins Slade Ltd.

Perkins Slade Ltd
3 Broadway
Broad Street
Birmingham B15 1BQ
T: 0121 698 8000
F: 0121 625 9000

British Mountaineering Council
177-179 Burton Road
Manchester M20 2BB
T: 0161 445 6111
F: 0161 445 4500

Both the BMC and Perkins Slade are authorised and regulated by the Financial Services Authority.

Any complaints relating to these covers should be referred to Perkins Slade Ltd, contact details as above.

Travel & Activity Insurance Cover

Comprehensive insurance is also available from the BMC to cover medical, rescue, baggage, and cancellation from 3 days to annual cover. Rates are available to cover all activities from beach cover for non-active family members through to cover for an ascent of Everest. For your copy of the BMC Travel & Activity Insurance Guide contact the BMC office on 0161 445 6111.

This article is intended to give assistance to BMC Club and Individual members in understanding the cover that is available through the BMC and is not intended as a legal interpretation of the BMC insurance and protection (schemes) and should not be used as such. Reference should be made to the insurance and protection policies themselves, which are available from the BMC Office or Perkins Slade Ltd.

This document is intended as a summary of cover only, and for full details reference should be made to the full policy document.

Ref BMC/December 2010