

Chester Great Outdoors Club

Insurance Statement

The Club is affiliated to the [BMC](#) and the [CTC](#) in order to benefit from the civil liability insurance that they provide. This covers members for legal claims made against them for any civil liability arising from walking, climbing, mountaineering and cycling events. It is rather like third party car insurance, but for club events rather than driving!

The BMC and CTC have slightly different approaches to affiliated clubs and affiliated members, so the BMC and CTC affiliations are arranged as follows:

- The Club is affiliated to the BMC and the CTC.
- The Club enrolls all members as Club Members of the BMC.
- The Club enrolls members who participate in club cycling events as individual Affiliated Members of the CTC.

The [BMC](#) insurance covers members for any legal claims made against them in connection with hill walking, climbing and mountaineering (whether or not as a club event), and also for some secondary activities.

Information about the BMC's insurance cover can be found [here](#). Club members are covered by the BMC's Clubs policy but not by the BMC's Individual members policy or personal accident cover.

The [CTC](#) insurance covers members for any legal claims made against them in connection with cycling events.

If you participate in club cycling events please notify the [Club Secretary](#) so that the Club can enrol you as an individual Affiliated Member of the CTC.

Information about the CTC's insurance cover can be found [here](#).

Neither policy covers personal injury and any member wanting this sort of insurance should take out an individual policy.

In the past the Club had its own civil liability insurance, but it has become increasingly difficult to obtain insurance and it is no longer practicable for the Club to arrange its own insurance cover.

Any club insurance queries should be directed to the [Club Secretary](#).

Accident Reporting

Any accident on a club event should be reported to the committee. This applies to any accident involving injury or damage, even if no insurance claim would arise.

The following details are required for club accident records:

- date and time of accident
- full name of person involved
- nature of injury
- age
- place where accident occurred
- brief description of the circumstances
- names and addresses of possible witnesses.

Insurance Notification

It is important that all incidents that may give rise to a claim are reported to the insurers as soon as possible after the event. For legal reasons incidents must be reported within 21 days.

The insurers should be notified immediately of any incident that involves:

- a fatal accident
- an injury involving either referral to or actual hospital treatment
- any circumstances involving damage to third party property
- any allegations of libel/slander or professional negligence
- any investigation under any child protection legislation.

It is important not to admit liability or agree to pay for any damage caused as this could result in withdrawal of indemnity.

Event Organisers

If you organise a club event:

- If the event is a cycling event, please notify the [Events Co-ordinator](#) of any new cyclists joining in so that the Club can enrol them as individual Affiliated Members of the CTC.
- If the event is run using an Activity Centre, please ensure that the Activity Centre has its own civil liability insurance.
- If the activity isn't covered by the BMC (walking, climbing and mountaineering) or the CTC (cycling), please contact the committee so that you understand the insurance implications.