



Ulster  
Federation of  
Rambling  
Clubs

C/O Outdoor Recreation NI  
The Stableyard, Barnetts Demesne,  
Malone Road, Belfast, BT9 5PB  
admin@ulsterrambling.com  
www.UlsterRambling.com

Chairperson | Bert Rima    Secretary | Derek Clements    Treasurer | Peter Magowan    Development Officer | Kerry Kirkpatrick

# CLUB INSURANCE APPLICATION FORM

**Before filling out the Club Insurance Application Form please read the following information below.**

The policy is purchased and held by the UFRC.

The policy provides cover for up to £5,000,000 for any one incident relating to public liability to Third Parties – this is on the basis of covering club members for claims brought by others (individual members, members of the public and the owners of land which a club might happen to be traversing) for both Bodily Injury and Loss/Damage to Property.

The policy provides cover for activities which would fall with the “normal scope of a rambling club”, so obviously general hillwalking would be covered but mountaineering would not be.

It is the responsibility of each club to ensure that its walks leaders have the correct level of knowledge and experience appropriate to the grade of walk which they are leading. This is to ensure the safety of participants and respect for private property and the environment.

Club officials must make a judgement on whether walk leaders have the required levels of experience and skills when producing walk programmes. Guidance, provided by the Federation's insurers, states that walks leaders shall (a) have three years practical experience and (b) be competent.

- (a) Experience. Before being considered ready to act as a group leader, walkers shall normally have had at least three years' experience participating in walks at the grade which they would propose to lead.
- (b) Competency. Leaders must be able to demonstrate an appropriate level of leadership skills. These skills can be acquired within a club under the instruction and supervision of existing experienced leaders, supplemented by attendance at relevant training courses.

The Policy requires that individual clubs take reasonable precautions during activities. For example:

- Each club walk must have a leader.
- Having at least one person in the walking group with a knowledge of First Aid.

- Letting a non-walking member know the proposed walk location and route so that in the event of an entire club going missing, someone knows to raise the alarm and give the rescue authorities an approximate location.
- Having a route planned, along with a note of known escape/alternative safe routes
- Respecting landowner's property, including closing farm gates.

NB: This list is not exhaustive. It is a guide to what the Insurer is likely to deem 'reasonable precautions' to be undertaken by a responsible club on a walk. What is reasonable, will be determined on an individual club, and club walk, basis including all the factors at the time such as; the numbers walking, weather, club guidance and practices. For useful guidance on pre-walk risk-assessment contact the UFRC.

The policy provides 'member to member' liability cover. This allows for one member inadvertently causing injury and/or loss to another member – for example, a member accidentally standing on someone else's foot. Acts which are either criminal or deliberately malicious are not covered.

The policy provides cover for a club leader should a walker in his/her party make a claim against the leader for negligence. An example might be, where a walker suffered an injury because the leader took the party along a dangerous path.

However, the policy should not be considered as a substitute for a personal injury policy which if needed, should be sourced separately by the individual. Every walker must accept the risks associated with the activity. and commonly sustained injuries and accidents in the hills are unlikely to be insured under this policy.

Only members whom the club has insured will be covered. However, a club may allow a new walking member up to two "free" walks before joining the club – but after this the person must be added to the UFRC scheme to ensure insurance cover.

Incidents which may result in a claim must be notified by a club to the UFRC immediately, followed by a full report in writing to the Administrator as soon as possible.

The original Policy document is available for examination by contacting the UFRC Administrator.

**In the event of a claim arising, do not admit liability but contact insurers through UFRC administration. Enquiries about any aspect of Insurance Cover should be directed to [admin@ulsterrambling.com](mailto:admin@ulsterrambling.com)**

If the club is satisfied with the above information, please complete and return Annex A.



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## **ANNEX A – Club Insurance Application Form**

To ensure that the activities undertaken by your club are insured in line with the policy, subscription is due on 1st of March each year. Please complete the following form and return, retain a second copy for your records. Make your cross cheques payable to: **Ulster Federation of Rambling Clubs**. Payments can be made electronically, for use of this facility please contact us.

**Name of Club:** \_\_\_\_\_  
\_\_\_\_\_

**Number of Members:** \_\_\_\_\_

**Fee enclosed:** (£2 per member) \_\_\_\_\_

**Contact Name:** .....

**Role within Club:** .....

**Postal Address:** .....

.....

**Postcode:** .....

**Telephone no: (home) .....** **(mobile) .....**

**Club email address:** .....

I authorise UFRC to securely retain my contact details as set out in the Privacy Notice

### **PRIVACY NOTICE**

In line with the General Data Protection Regulation Ulster Federation of Rambling Clubs (UFRC) must let you know how we hold and use your personal data. With your consent this completed form will be securely stored and held in hard copy for 5 years. Information contained within this form will be electronically transcribed for use by the Trustees of the UFRC to contact your club. Your personal information will not be shared with third parties without your consent. If you require any clarification or corrections to any of the data which we hold about you please contact Graham Seymour, UFRC Data Controller via email [grahamrseymour@hotmail.co.uk](mailto:grahamrseymour@hotmail.co.uk). To view our Privacy Notice Please visit the website: [www.ufrc-online.co.uk/privacy-notice](http://www.ufrc-online.co.uk/privacy-notice)

This form should be completed and returned to:

Kerry Kirkpatrick, Development Officer: Ulster Federation of Rambling Clubs, C/O Outdoor Recreation NI, The Stableyard, Barnetts Demense, malone Road, Belfast, BT9 5PB