

# BRITISH MOUNTAINEERING COUNCIL INSURANCE SCHEME

## CONFIRMATION OF INSURANCE - CLUBS

**CERTIFICATE NO: RTT254746/RSACL000581**

<b>INSURED:</b>	British Mountaineering Council	<b>PERIOD FROM:</b>	1st January 2010
<b>ADDRESS:</b>	177-179 Burton Road West Didsbury Manchester M20 2BB	<b>TO:</b>	31 <sup>st</sup> December 2010
		<b>OUR REF:</b>	BRITMOUNCOUN2

### ENTITLED to INDEMNITY:

The British Mountaineering Council, employees, committee members, officers, trustees and volunteers, individual and club members, clubs and trustees of clubs (when all members affiliate to the BMC), volunteers of clubs affiliated associations, climbing areas under BMC management (details as lodged with the BMC).

### ACTIVITIES / BUSINESS:

BMC recognised activities, which include, climbing indoor and outdoor, winter and summer mountaineering, rock climbing, abseiling, scrambling, gorge-walking, canyoning, hill walking, low-level walking, guided walks, fell and mountain running, slack lining, navigation, camping, tyrolean traverse, bouldering, coasteering, route-setting, emergency first aid in the outdoor, ski-mountaineering, orienteering, AALA inspection relevant to climbing activities only, and property ownership (including renting out)

The policy also extends to include secondary activities (i.e. these should not be the main activities of the Club which should be climbing in its various forms stated above) including, canoeing, caving, potholing (excluding the use of explosives and underwater exploration) and cycling.

It is hereby certified that the above named Insured is covered in accordance with the following details, subject to the Terms and Conditions and Exclusions of Master Policy No RTT254746/RSACL000581 issued by Royal & Sun Alliance Insurance plc (the Company).

The Civil Liability (including Employers Liability, Legal Defence Costs, Directors and Officers and Abuse) cover is provided by Royal & Sun Alliance Insurance plc.

### CIVIL LIABILITY - Policy No. RTT254746/RSACL000581

- A) Any one claim made against the Insured and notified to the Company during the Period of Insurance **£5,000,000 any one event.**
- B) All claims made against the Insured and notified to the Company during any Period of Insurance in respect of products supplied **£5,000,000 any period of insurance.**
- C) All claims made against the Insured and notified to the Company during any Period of Insurance in respect of pollution or contamination of buildings or other structures or of water or land or of the atmosphere **£5,000,000 any one period of insurance.**

Retroactive Date: 01/01/1985

The insurance indemnifies the Insured for liability for damages and legal costs arising out of third party loss, injury or damage, in connection with the Business described above for claims made and notified to the insurers during the Period of Insurance. Cover includes Breach of Professional Duty, damage to leased and rented premises, member to member liability, indemnity to principals and liability arising out of goods sold or supplied, including refreshments.

## **EMPLOYERS' LIABILITY - Policy No. RTT254333 (when purchased separately)**

**Limit of Indemnity: £10,000,000 any one event**

The total amount payable under this section shall not exceed £5,000,000 in respect of any one event arising directly or indirectly out of Terrorism. The insurance indemnifies the Insured for legal liability for damages and legal costs arising out of death or bodily injury caused to employees in the course of their employment with the Insured.

## **LEGAL DEFENCE COSTS**

The insurance is limited to the amount of any claim loss costs or expenses to which the indemnity provided by this policy applies

**Limit of Indemnity: £250,000 any one period of insurance**

The insurance indemnifies the Insured for legal costs and expenses in respect of Health & Safety at Work and Consumer Protection legislation arising out of all claims during any Period of Insurance.

## **DIRECTORS AND OFFICERS LIABILITY**

The insurance is limited to the amount of any claim loss costs or expenses to which the indemnity provided by this policy applies.

**Limit of Indemnity: £5,000,000 any one period of insurance.**

Retroactive Date: 01/01/1985

The insurance indemnifies the Insured for the Personal liability of Directors & Officers for actual or alleged error, misstatement, omission, neglect or breach of duty, or other act actually or allegedly committed or attempted in their capacity as Insured Persons of the Insured in respect of all claims made against the Insured and notified to the Insurer during any Period of Insurance

## **ABUSE**

The insurance is limited to the amount of any claim loss costs or expenses to which the indemnity provided by this policy applies.

The insurance indemnifies the Insured for legal Liability for damages and legal costs for claims made and notified to the insurers during the Period of insurance arising out of Abuse.

**Limit of Indemnity: £2,500,000 any one period of insurance.**

Retroactive Date: 01/01/1985

The following cover is provided by Zurich Insurance plc

## **EXCESS OF LOSS LIABILITY COVER - Policy No. 150/2C02/FH635372/2**

**Limit of Indemnity: £5,000,000 in excess of the Primary Civil Liability cover Limits of Indemnity as shown above**

This confirmation of cover is intended as a summary and should be read in conjunction with the Policy Wording.

A further copy of the full Policy Wordings applicable to this cover are available upon request from:  
Perkins Slade Limited, 3 Broadway, Broad Street, Birmingham, B15 1BQ

Royal & Sun Alliance is authorised and regulated by the Financial Services Authority

Zurich Insurance plc is authorised by the Irish Financial Regulator and subject to limited regulation by the Financial Services Authority

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