



Club Guidelines

Insurance: Frequently Asked Questions

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Introduction

- This document is intended to give assistance to BMC affiliated clubs and their members in understanding the insurance that the BMC provides as part of the membership package.
- It contains questions that are frequently asked of the BMC about the cover provided to clubs and to club members.
- It is not intended as a legal interpretation of BMC Insurance and should not be used as such.
- It is written to complement the frequently asked questions on the BMC Insurance Centre website at www.howdengroup.com/uk-en/british-mountaineering-council/clubs
- It is designed to be read in conjunction with the [policy summary](#) that covers the full details about the Combined Liability Insurance policy, which is available online from BMC's insurance brokers, Howden, or from the BMC:
 - www.howdengroup.com/uk-en/british-mountaineering-council/clubs
 - www.thebmc.co.uk/club-membership
- This document is checked by a specialist from Howden before every publication.
- As a minimum, this document is updated annually in preparation for the new membership year.
- At points in the document "Combined Liability Insurance" may be abbreviated to CLI.

BMC membership/affiliation includes the following insurance benefits:

- ✓ Public Liability £15,000,000 any one event [£10,000,000 for those members resident in Republic of Ireland]
- ✓ Public Liability £15,000,000 any one period of cover for products and pollution
- ✓ Professional Indemnity £10,000,000 any one claim and period of cover
- ✓ Directors and Officers Liability £5,000,000 any one claim and period of cover

- ✓ Club members can benefit from the Personal Accident Disability Insurance cover if they pay the membership upgrade fee. This benefit includes up to £10,000 in the event of a permanent disability. See Q16 for more information.

- ✓ BMC Travel Insurance cover is also available for club members to purchase. There are different policies to choose from depending on the activities that you wish to undertake while travelling. See Q3.2 for more information.

- ✓ Financial protection is available to purchase through Summit Financial Services. See Q3.5 for more information.

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1. Understanding the cover – the club

1.1 What is Combined Liability Insurance?

Relevant to: all BMC members

The BMC Clubs Combined Liability Insurance has been specially developed by Howden and protects clubs against legal liability under civil law. A number of traditional liability insurance policies are brought together to create one master policy providing superior policy coverage. The policy is designed to provide cover whilst undertaking activities recognised by the BMC. The main features of the policy are:

- [i] Public Liability – Accidental bodily injury to third parties and/or damage to third party property. This section of the policy provides cover for:
 - (a) member to member liability; and
 - (b) liability arising out of the sharing of knowledge.Cover includes claims arising for abuse and safeguarding matters
- [ii] Products Liability – Accidental bodily injury to third parties and/or damage to third party property arising out of any goods lent to another person by an Individual or club member or sold or supplied by the club.
- [iii] Libel and Slander – Includes defamation.
- [iv] Directors' and Officers' Liability – Protection against legal liability in respect of negligent mismanagement. The policy is also extended to protect against liability arising out of the use, ownership or possession of any club premises e.g. mountaineering huts, and includes protection for Trustees.

For information specifically about insurance cover for club huts, please see Q3.3 and the Hut Guidelines page on the BMC website - www.thebmc.co.uk/hut-guidelines

The Combined Liability Insurance cover does not extend to club members who reside outside the UK and Éire, including the Channel Islands, Isle of Man and Gibraltar. See Q1.9 for more details.

**No cover is provided for delivering any mountaineering activities,
instructing, coaching or guiding on a commercial basis.**

1.2 What does Combined Liability Insurance mean for me?

Relevant to: all BMC members

The policy protects you for legal liability following injury or damage to third parties, arising in connection with hill walking, climbing and mountaineering (including ski mountaineering). A full list of activities is contained in the [Confirmation of Liability Cover](#).

The limit of indemnity in respect of any claim made during the period of insurance is £10 million and increases to £15 million in respect of claims for bodily injury, and there is no excess applicable. The cover operates worldwide with the exception of claims brought in the USA/Canada.

The cover does not apply to people who are being paid as professional instructors, coaches, guides or in a similar professional business or commercial capacity.

Liability protection covers you for claims against you for injury or damage 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 this protection. Cover includes protection for Trustees of clubs, including trustees of hut trusts.

Premises liability in respect of club huts and property owned by the club is automatically included. Building and/or contents insurance is not provided but can be arranged via Howden.

1.3 Why is Combined Liability Insurance cover important to have?

Relevant to: all BMC members

Continued litigation reinforces the need for all clubs to have full and appropriate insurance protection. Without it you could be held personally financially liable to compensate for losses for which you do not hold valid insurance. Combined Liability Insurance provides protection from the consequences of claims against a BMC member for injury, financial loss or damage to property, where negligence occurs. All members of the BMC have a responsibility to not cause injury or financial loss to others or damage property. If they do, and negligence is proved, they could become legally liable to pay compensation. Accidents in mountaineering can and will happen but in this litigious age, members are vulnerable to claims that can sometimes involve very large sums of money.

1.4 What activities are covered in the policy?

Relevant to: BMC affiliated clubs & club members

The full list of activities is contained in the [Confirmation of Insurance Cover and Clubs Policy Summary](#), both documents are available in the [BMC Insurance Centre](#). The *Mountaineering Activities* are those activities all club members are covered for whenever they are participating in them. There is a list of *Secondary Activities* that are covered only during club meets (see Q1.5). The list of *Secondary Activities* can be found on Page 3 of the [policy summary](#).

1.5 What are the secondary activities?

Relevant to: BMC affiliated clubs

The option of "Secondary activities" for club meets provides CLI for members of mountaineering clubs who, while on an organised club meet, may also go kayaking, or mountain biking, or caving, etc. (The list of *Secondary Activities* can be found on Page 3 of the [policy summary](#).) This is because we know that many members of mountaineering clubs are active in more than just mountaineering activities. It is expected that those club members who are undertaking these activities are competent in their chosen activity – this cover is not for experienced members to instruct inexperienced members in the activities.

The Secondary activities benefit is only for full BMC Club Members and does not extend to prospective members taking benefit from the grace-period (see Q2.1 & Q2.2)

Please note: the BMC does not provide any licences, or similar, that may be required to undertake an activity. One example is the waterways licence required to paddle (sit-down or stand-up) on a river or canal, where you would need to contact the relevant body (such as British Canoeing/Paddle UK) for the licence.

1.6 What qualifies as a club meet for Secondary Activities to be covered?

Relevant to: BMC affiliated clubs & club members

At a basic level a club meet is a meet that the club (usually the club committee) has organised and endorsed for club members and is open to and promoted to all club members. For more information about what is or isn't a meet in relation to the insurance cover, please refer to the specific guidance in [Appendix I](#).

1.7 How could liability attach to a club?

Relevant to: BMC affiliated clubs

Liability can attach to mountaineering clubs under a variety of circumstances, principally under the four heads of cover detailed above (in Q1); some examples may be:

- [i] A member or third party could be injured by faulty or poorly maintained club premises.
- [ii] If a novice mountaineer sustained injury on a club led climb.
- [iii] A third party may sustain injury as a result of faulty equipment provided by the club.
- [iv] Food poisoning could be suffered by a third party from materials either made or distributed by the club.
- [v] Third parties may take offence to published materials e.g. guidebooks / newsletters / website / social media / online imagery (photographs, video clips).
- [vi] If a rock or debris was dislodged and caused injury or damage to a third party or property when it fell.
- [vii] Should the club become insolvent as the result of negligent mismanagement of finances.
- [viii] Should a landowner's gate be left open and cattle/sheep escape and cause third party injury or damage.
- [ix] A club may be sued for failure of its duty of care to children or vulnerable adults.

Under all of the above circumstances, the Combined Liability Insurance policy would provide indemnity to a limit of £10,000,000, or £15,000,000 where the claim is for bodily injury. Further information on Combined Liability Insurance is available from [Howden](#).

1.8 Why is the Public Liability Insurance cover £15,000,000?

Relevant to: all BMC members residing in the UK

Inflation in the cost of claims, driven in the main by increases to the costs of long-term care, means that settlement awards, especially for catastrophic spinal and traumatic brain injuries have increased dramatically.

Previous advice was that a £10,000,000 limit of cover was adequate but in light of the above, as BMC activities carry a high risk of a catastrophic injury caused by a fall from height (e.g. spinal injury, traumatic brain injury),

it has been decided that the amount of cover for bodily injuries should be £15,000,000 to ensure that members and clubs are adequately protected.

Due to restrictions imposed as a result of the UK's exit from the European Union, cover for members resident in the Republic of Ireland is £10,000,000 maximum.

1.9 Are there geographical limitations to the insurance cover?

Relevant to: all BMC members

The BMC Insurance (both Combined Liability Insurance and Personal Accident Disability Insurance) is **only** available to BMC members who are resident in the UK and Éire, the Channel Islands, Isle of Man and Gibraltar, and including Armed Forces / BFPO.

Please note that the Public Liability Limit of Indemnity for those members who are resident in Éire is £10,000,000M.

Cover is applicable worldwide, subject to the exclusion of any legal action brought against the insured in a court of Law within the USA/Canada. This does not mean that activities in the USA/Canada are excluded, simply that legal actions brought in the USA/Canada are excluded.

1.10 Is the club committee covered to lend club equipment to club members for use outside of club meets/events?

Relevant to: BMC affiliated clubs

The club and committee are not covered to lend such equipment to club members to use on their own, non-club related, activities however the BMC insurance policy will cover clubs holding a supply of equipment for use by club members, but only on club related activities.

The club should have policies in place to ensure that the equipment is regularly checked before and after use and is fit for purpose.

1.11 If we organise a crag clean-up for our members are we covered?

Relevant to: BMC affiliated clubs

The club and committee are not automatically covered to organise and run crag clean-ups or other such conservation events as these are not listed in the [Confirmation of Insurance Cover and Clubs Policy Summary](#) . The club will need to undertake the [BMC Event Approval process](#), and cover would only be validated once the event is approved.

Even though you need to go through this process the event can still be just for club members.

2. Understanding the cover – club members

2.1 What about new club members or prospective club members, do they get cover?

Relevant to: BMC affiliated clubs & club members

New members are insured 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 sends the data through to the BMC in a timely manner.

A 'prospective' club member, who may not have paid for club membership, will be receive benefit through the BMC's Combined Liability Insurance policy when engaging in a club's activities*, for a maximum trial membership period of three months (the *three-month grace-period*), providing that the club has a record of that person's details. To continue to receive the benefit beyond the three-month trial membership, that person must appear on the club's next declaration with the appropriate subscription paid to the BMC. See Q2.2 for more details on the grace-period.

The 'prospective member' cover is referenced in the Confirmation of Liability Cover in the [BMC Insurance Centre](#).

[*cover is excluded if undertaking Secondary Activities]

2.2 What is the 'three-month grace period'?

Relevant to: BMC affiliated clubs

From the point that an individual makes their first practical contact with the club, such as when they join up with members to climb at the wall or attend an outdoor meet, the prospective member will have a three-month grace period where they will receive the same Combined Liability Insurance cover as all other BMC Club Members* while on official club meets. The club must ensure that it holds personal contact details of the prospective member to evidence their contact with the club – this is usually via a club registration form. Dates when a prospective member attends meets should also be recorded by the club. The new/prospective member will not benefit from CLI cover outside of official club meets during the grace period.

[* excluding cover if undertaking Secondary Activities]

Before the three-month period ends the prospective member will need to become a BMC Club Member, and the club will need to pay the relevant subscription fee to the BMC. The individual will then continue to have access to the Combined Liability Insurance cover plus they will have access to all other BMC Club Member benefits. At this point the CLI will extend to all mountaineering activities the individual participates in, not just official club meets.

This does not mean that the prospective member must become a full member of the club at the same time if they have not yet met the entry requirements for the club, but the club must register and pay for their club membership of the BMC to maintain Combined Liability Insurance cover.

If the individual does not become a BMC Club Member at the end of the grace period they will be classed as a non-member and will not have access to the Combined Liability Insurance cover.

2.3 What do we need to do to ensure the CLI cover is validated for our members and volunteers?

Relevant to: BMC affiliated clubs

For BMC Combined Liability Insurance to be valid, an affiliated club must maintain an appropriate record of all of its members including directors, trustees, officers, honorary members, life members and social members. Details of all members should be passed to the BMC via MSO (Membership Services Online) at the time of annual renewal, and MSO should be regularly updated (every quarter, as a minimum) with details of any new members or with changes to details for existing members. MSO is available 24:7 so club officers can update at a time to suit them.

See also Q2.1 about new and prospective club members.

See also Q2.4 about international members.

2.4 We have international members who don't live in the UK, what happens about them?

Relevant to: BMC affiliated clubs

Members of your club who reside abroad are welcome to become BMC members. However, the Combined Liability Insurance cover only extends to club members who reside in the UK and Éire, including the Channel Islands, Isle of Man and Gibraltar (see Q1.9 for more details). Therefore, members who reside outside of these areas would not benefit from the CLI cover.

If club members who reside outside the areas listed above are attending club meets* it is recommended that clubs require these members to have sufficient cover through another policy. This may be through membership of a mountaineering association in the country they reside or through a travel insurance policy.

* This includes meets that are based in the UK.

International members who wish to receive the other member benefits (excluding CLI) will need to be included on MSO in a similar way to UK-based club members.

For any international members who don't wish to receive any BMC member benefits it is not necessary to list them on MSO.

2.5 Do guests on club meets receive cover through the policy?

Relevant to: BMC affiliated clubs

No, guests do not receive any personal cover through the BMC policy.

A guest is anyone who is neither a member of your club nor a prospective member. 'Guests' may include partners of and children of club members.

From an insurance perspective there is no difference between an individual being formally invited by the club committee to a meet (such as inviting former members to an anniversary meal) and an individual attending a meet after being invited by another member. In neither case would the individuals (the guests) receive cover from Combined Liability Insurance via the club.

If an injury is caused to the guest by a BMC member and the guest claims for compensation, the member would be protected by the BMC policy, which would pay compensation if that was appropriate. If the guest causes an injury to someone else, such as a club member, then the injured party could claim against the guest but they may not be protected by any insurance, as the BMC policy will not provide them with cover.

If the guest is a member of another BMC affiliated club or is an individual member of the BMC then they will be covered by the BMC policy.

More details are available in [Appendix II](#).

2.6 We run family meets, surely the children are covered?

Relevant to: BMC affiliated clubs

Children only have cover from the Combined Liability Insurance policy if they are either club members of the BMC (there is a reduced rate for under 18s), or they are an individual member of the BMC, or their parents take advantage of the family membership offer. There is no automatic cover for a child, even if their parent is a member.

BMC Family Membership Offer – Parents, carers or grandparents who are current club members have the option for their child(ren) / grandchild(ren) who are aged 11 and under to be registered for free BMC membership that provides Clubs Combined Liability Insurance. Clubs will need to register the children via MSO to ensure they receive this benefit. The ‘Under 18’ membership fee will need to be paid for those children aged 12 years or over.

2.7 We have a social membership category – are these members covered?

Relevant to: BMC affiliated clubs

If they are members of your club they are required to be members of the BMC and will therefore have Combined Liability Insurance cover at club events, including at social meets. The requirements for all members of the club to be registered as members of the BMC (regardless of the membership categories any particular club has) is detailed in the [BMC Articles of Association](#).

2.8 What are the risks of allowing non-members on to club meets?

Relevant to: BMC affiliated clubs

For example..... On a club meet the meet organiser allocates a prospective member or a guest to climb with an existing club member. The prospective member (or guest) dislodges a rock which lands on the club member (the belayer) breaking their arm. The club member is unable to work for several weeks, and being self-employed suffers a significant loss of income. The club member chooses to claim against the prospective member (guest) for damages.

- If the prospective member is within their three-month grace-period then the BMC Combined Liability Insurance policy will protect the prospective member with potential payout to the club member.
- If the prospective member is out of the grace-period and the club has not registered them with the BMC and paid the relevant membership fee or it is a guest who caused the incident, then the BMC policy will not protect the prospective member / guest and therefore wouldn't pay out to the club member. The club member could then be left in financial difficulties, and might choose to take action against the committee of the club if it was felt that it had failed in its duty of care towards the members of the club by allowing an individual on to a club meet with no liability insurance cover.

2.9 Is there an upper age limit for the combined liability insurance cover?

Relevant to: BMC affiliated clubs & club members

There is no upper age limit for the combined liability cover. There are also no minimum age limits for younger club members. If you have children as club members don't forget to check out the BMC Family Membership Offer for under 11's (see Q2.6).

For those members wishing to purchase travel insurance through the BMC there are age limits associated with some policies.

3. Options for further cover

3.1 Does a club member get Personal Accident Disability Insurance cover?

Relevant to: upgrade members

This benefit is available to BMC individual members, plus it is available to any BMC Club Member who pays the upgrade fee of £17.95 per year. This fee is paid by the member directly to the BMC and not via the club.

Personal Accident Disability Insurance cover provides you with compensation if you are unfortunate enough to suffer a permanently disabling 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 – see Q3.5.

The Personal Accident Disability Insurance benefit is only available to UK residents (see Q1.9) and only applies when involved in BMC recognised and insured mountaineering 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.

3.2 Can I get BMC Travel Insurance?

Relevant to: all BMC members

BMC Travel Insurance is available to all club and individual members. These specialist policies are designed to meet the needs of BMC members who go travelling, hill walking, trekking, climbing, skiing and mountaineering. What's more, all surpluses from BMC Travel Insurance are invested in the important work that the BMC undertakes such as access and conservation. You can get a quote and arrange cover by calling the BMC office, or by visiting the [BMC website](http://www.thebmc.co.uk/insurance) (www.thebmc.co.uk/insurance).

3.3 What cover is available for our club hut?

Relevant to: BMC affiliated clubs

All affiliated clubs automatically benefit from premises liability for any mountain hut(s) they own, manage, rent or lease.

Club members also benefit from CLI while volunteering on working meets or maintenance meets when undertaking activity under the direction of the Hut Warden (or similar role). Note that there are restrictions to some activities, such as work on the electrics or gas, working at height, and using chainsaws.

The Huts insurance scheme is administered directly by our insurance brokers, Howden.

Any queries should be directed to:

Howden Insurance Brokers Limited (BMC Hut Insurance)

Tricorn House

51-53 Hagley Road

Birmingham, B16 8TP

mountaineering@howdengroup.com

www.howdengroup.com/uk-en/british-mountaineering-council/huts

3.4 What about if we employ people?

Relevant to: BMC affiliated clubs

Employers Liability cover is provided for all BMC-affiliated clubs as part of the combined liability package and a blanket Employers Liability certificate will be provided at the start of each year via the BMC office. If your club has an Employers Reference Number (provided to you by HMRC if you have a payroll over a certain threshold) you need to advise this to the BMC so this can be recorded with insurers.

3.5 What does Summit Financial Services offer?

Relevant to: all BMC members

Summit Financial Services has developed a range of products that can provide financial cover for climbers, hill walkers and mountaineers. Cover is available, in many instances without loading, for income protection, mortgage protection, life cover and critical illness cover. To obtain more details and a no obligation quote please contact:

Summit Financial Services
135 Northenden Road
Sale Moor
Manchester, M33 3HF

Tel: 0844 579 1008
Fax: 0161 976 3247
Email: summit@sportsfinancial.co.uk
Web: www.summit-fs.co.uk

Summit Financial Services is a trading style of Sports Financial Services Ltd which is an appointed representative of Suttons Independent Financial Advisers Ltd which is authorised and regulated by the Financial Conduct Authority

4. Responding to Incidents

4.1 What do I do if there is an incident?

Relevant to: all BMC members

All incidents involving injury or damage to a BMC member or a third party must be reported to Howden as soon as is reasonably practical. It is a requirement to ensure you are complying with the insurance policy terms and conditions. Please also copy your notification to the BMC office.

If you or your club are involved in an incident that involves serious injury or where someone has threatened to claim or bring court action please report the incident immediately.

In the case of a possible liability claim, the incident must be notified to Howden 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 Howden.

With personal accident claims, the injured party is the claimant and they should report the incident to the Howden.

Upon receipt of a letter of claim, Howden should be informed immediately.

<p>Howden Insurance Brokers Limited Tricorn House 51-53 Hagley Road Birmingham, B16 8TP</p> <p>Claims reporting Tel: 0121 698 8040; Fax: 0121 625 9000 e: mountaineering@howdengroup.com W: www.howdengroup.com/uk-en/british-mountaineering-council</p>	<p>British Mountaineering Council The Old Church 177–179 Burton Road Manchester, M20 2BB</p> <p>Tel: 0161 445 6111 Fax: 0161 445 4500 e: www.thebmc.co.uk W. insurance@thebmc.co.uk</p>
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APPENDIX

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APPENDIX I - What is the definition of a club meet for Combined Liability Insurance purposes?

With the arrival of more and more ways for clubs to communicate with their members and for members to communicate with other members, the options for arranging activities/events/meets are now very varied. There are also clubs who are now members of the BMC where social media is the main platform they use for communicating with their members.

The Combined Liability Insurance policy is designed to protect clubs and club members against legal liability under civil law. Although the policy covers many different activities there are certain outdoor activities that are only covered if they are undertaken as part of a club meet – therefore it is important to clarify what is and what isn't a club meet. The policy will also cover the committee officers, committee members and volunteers of the club in relation to club activities – it is therefore important to know whether the activity is seen to be a club meet or not.

Therefore, in the context of the Combined Liability Insurance, a club meet needs to be an event that:

- is **organised for club members** (or prospective club members);
- is **open to all members**¹;
- is **promoted in good time**² to all members; and
- has **activities on offer being those stated on the clubs policy summary document as being covered by the combined liability policy.**

<i>If an event meets all the above points and it is</i>	<i>For insurance purposes the meet is....</i>
on the club meets calendar	a club meet
arranged and promoted via the club Facebook (or other social media) page that all members have access to	a club meet
arranged and promoted via a members-only section of the club website (such as on a forum)	a club meet
arranged and promoted via an email invite to all club members	a club meet
arranged and promoted via a casual conversation at the climbing wall (on a club climbing night)	NOT a club meet
arranged and promoted via a casual conversation at the pub (at a club social event)	NOT a club meet
arranged and promoted via an email to selected club members	NOT a club meet
An ad-hoc gathering of club members at the club hut	NOT a club meet
an informal arrangement for members to meet at a local climbing wall	NOT a club meet

Important Notes

Clubs may place their own restrictions on how meets can be organised. It is important the club members follow the rules of their own club.

¹Although a club meet should be open to all members, a club can still place restrictions on certain meets, such as limited numbers due to bed space in a hut, or experience level on a winter meet, or over 18s only.

²In 'good time' is relative to the type of meet. A day-out at a local crag could conceivably be arranged with less than a week's notice. Whereas a long foreign trip, such as to the Himalayas, Patagonia, Yosemite, etc., will require notice of several months, maybe over a year to allow members sufficient time to engage with that type of meet.

APPENDIX II - Club Members, Prospective Members, Guests and Combined Liability Insurance

The aim of this table is to provide a quick reference to clubs on different categories of individuals and whether they would receive cover through the BMC Combined Liability Insurance policy while attending meets with the club.

Category	Description	Access to the BMC Combined Liability Insurance cover	Access to all other BMC member benefits
BMC Club Member	An individual holding any category of membership [this may include (but not exclusively) full, family, social, honorary and associate membership] of a BMC-affiliated club who is therefore a club member of the BMC.	Yes	Yes Plus, additional benefits if the upgrade fee is paid (see Q3.1)
Children of BMC Club Members	The children (or grandchildren) of a BMC Club Member.	No Unless a BMC member in their own right or via a BMC family membership package.	No Unless already a member of the BMC.
Prospective Member	An individual who has expressed a desire to join the club. They may also be called an aspirant, novice, provisional, or probationary member. They will have completed a registration form so that you know who they are, how to keep in touch with them, and who to contact in an emergency.	Only during the three-month grace period while on club meets, or if they are already a BMC member. **	No
BMC Individual Member	An individual member of the BMC. They could hold adult, family or U18 membership.	Yes	Yes
Guest	A person joining in with a club organised activity but who is not a club member or prospective member. They may be a friend, family member, or former member.	No ** Unless already a member (club or individual) of the BMC. **	No Unless already a member of the BMC.
Non-member	For the purposes of this document a non-member is an individual who is neither a member of the BMC nor within the three-month grace period offered to prospective members.	No **	No

** It is possible that an individual (non-member or guest) may have some liability insurance through another source, such as a household insurance policy, but the cover, including the limits of indemnity, is unlikely to match what the BMC policy offers.

APPENDIX III - Ensuring Prospective Members receive the Combined Liability Insurance member benefit

For example... On Day 1 an Individual (or family unit) meets club members at their local climbing wall to climb with them, continues to the evening social to meet with other members where they complete a club form to become a *Prospective Member* of the club

Options for clubs	By end of 3-month grace period	The Pro's and Con's of each option
<p>The club requests money from the <i>Prospective Member</i> to cover the BMC membership fee at time of completing the club form. The club registers the individual with the BMC (via MSO) immediately. The individual then has access to full BMC club member benefits, including the Combined Liability Insurance.</p>	<p><i>Prospective member</i> is a BMC member</p>	<p>+ve - The <i>Prospective Member</i> is a fully-paid up member of the BMC immediately and the club does not have to keep checking paperwork to identify when they need to chase the member for payment.</p> <p>-ve - The <i>Prospective Member</i> must pay money up-front and that may be a barrier to them joining the club.</p>
<p>The club offers the <i>Prospective Member</i> the opportunity to attend one meet within the first 3-months. The club requests money from the <i>Prospective Member</i> to cover the BMC membership fee immediately after their first meet. The club registers them via MSO and pays the relevant fee, and the member has access to full BMC club member benefits including Combined Liability Insurance.</p>	<p><i>Prospective member</i> is a BMC member</p>	<p>+ve - The <i>Prospective Member</i> is a fully-paid up member of the BMC after only one meet and reduces the need to the club to keep checking paperwork to identify when they need to chase the member for payment.</p> <p>-ve - The club must chase the <i>Prospective Member</i> for money after their first meet.</p>
<p>The club allows the <i>Prospective Member</i> to attend meets and other club activities for 3-months. The club requests money from the <i>Prospective Member</i> to cover the BMC membership fee just before the end of the 3-months. The club registers them via MSO and pays the relevant fee, and the member has access to full BMC club member benefits including Combined Liability Insurance.</p>	<p><i>Prospective member</i> is a BMC member</p>	<p>+ve - The <i>Prospective Member</i> has 3-months to decide whether they wish to become a member of the club.</p> <p>-ve - The club must keep good records to ensure that the prospective member pays the money before the 3-month grace period expires. There is a greater risk of the deadline being missed and the member having no liability cover.</p>
<p>The club waits until the <i>Prospective Member</i> has completed the requirements for full club membership. The club requests the full membership fee from the <i>Prospective Member</i>, including the element to cover the BMC fee. The club registers them via MSO and pays the relevant fee, and the member has access to full BMC club member benefits including Combined Liability Insurance.</p>	<p><i>Prospective member</i> may not be a BMC member</p>	<p>+ve - The <i>Prospective Member</i> only makes one payment to the club to cover both the BMC membership fee and club membership fee.</p> <p>-ve - After the 3-month grace period has expired the member will have no liability cover from the BMC. After the 3-month grace period the club is allowing a non-member to attend club meets.</p>