

BMC Clubs Combined Liability Insurance

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- What is Combined Liability insurance?
- How are club members protected?
- How are committee members protected?
- How does it impact on management of huts?



Liability Insurance

Liability insurance should be seen as a defensive shield.

Members and clubs cannot claim against the policy directly, but it defends club members, clubs and committee members when claims are brought against them.

It is civil protection, not criminal, and includes defence costs and compensation awards to the limits included in the policy.



How does BMC Insurance protect you?



Public Liability

- Injury to a person
- Damage to property
- Cover on club and individual activities
- £15m limit of indemnity

Professional Indemnity

- Sharing of knowledge
- Injury to person caused by bad advise
- Financial loss
- £5m limit of indemnity

Employers Liability

- Injury to someone employed by the club or working/volunteering under the clubs direction
- Covers club working parties
- £10m limit of indemnity

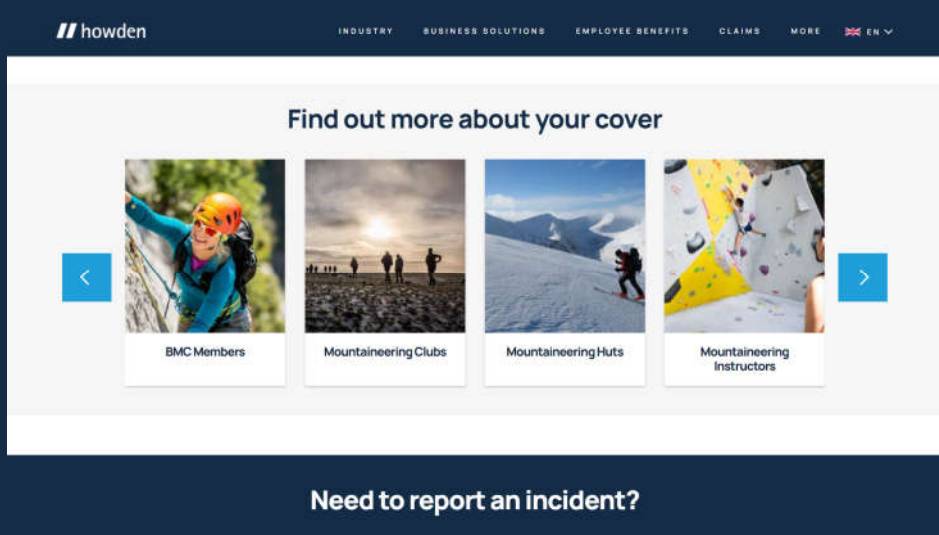
Directors and Officers Liability

- Claims against individuals resulting from allegations of mismanagement
- Protection in regard to investigations
- £5m limit of indemnity

Abuse

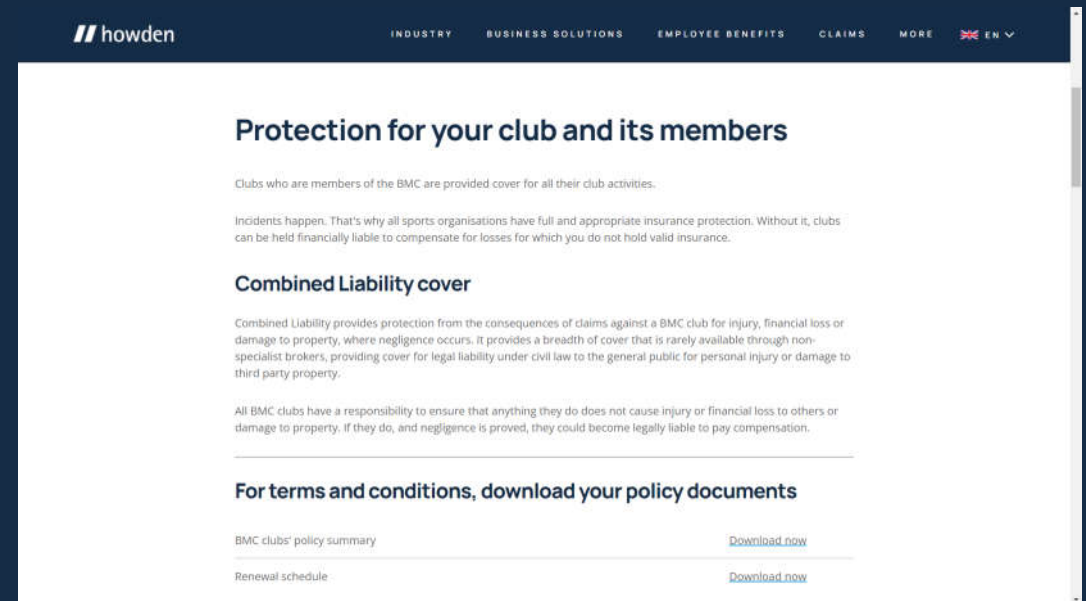
- Covers all types of abuse
- Civil claims resulting from allegations of abuse and failing to create a safe environment
- £2.5m limit of indemnity

Online information



<https://www.howdengroup.com/uk-en/british-mountaineering-council>

Google: BMC Insurance Centre





www.howdengroup.com

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