



Summary of Individual & Honorary Members' Liability Cover

- Insured:** Individual Members and Honorary Members of the Mountaineering Council of Scotland, each of whom is separately the Insured
- Period of Cover:** 01 January 2012 to 31 December 2012 (both dates inclusive)
- Activities:** It was agreed that whilst cover was provided in respect of any authorised and/or recognised activity of the Mountaineering Council of Scotland, this should be read in conjunction with a list of declared activities which, whilst not exhaustive, indicated the type of activities which should be expected as follows:- canyoning, climbing, coast steering, bouldering, hill walking, mountaineering, scrambling, ski mountaineering, ski touring, kayaks, mountain bikes, the use of kayaks and bicycles (typically mountain bikes) is restricted to when they are used to enable a member to reach a particular route, incidental use of hand propelled watercraft (i.e. kayak and canoe) or bicycle used as part of a mountaineering route.

It is hereby confirmed that Individual and Honorary members are covered in accordance with the following details, subject to the Terms and Conditions Memoranda and Exclusions of the Master Cover Wordings on behalf of the Mountaineering Council of Scotland. Copies of the cover wordings are available on request from the Mountaineering Council of Scotland.

CIVIL LIABILITY INSURANCE

Cover is provided by Royal & Sun Alliance Insurance plc (RSA).

RSA is authorised and regulated by the Financial Services Authority (the "FSA") and may effect and carry out contracts of insurance.

Policy Number: RTT254795 / RSACL004462

Cover

This covers legal liability for damages and legal costs arising out of Third Party loss, injury or damage, in connection with the activities described above and notified to the RSA within the period noted above. Cover includes public liability, professional indemnity, liability for damage to leased and rented premises, member to member liability, indemnity to principals and liability arising out of goods sold or supplied including refreshments. The cover is written on a claims made wording, which means that the cover will respond when the claim is made, not when the incident occurred. All incidents that may give rise to a claim in the future should be notified to RSA through Perkins Slade Ltd., at the time of incident.

Limit of Indemnity	£ 5,000,000	any one event for Civil Liability
	£10,000,000	any one period of cover for Public / Products

Policy cover for claims below £5,000,000 are covered by RSA, and above £5,000,000 are covered by Zurich Insurance under Policy No. 150/2CO2/FR647263/5 in respect of Public / Products Liability.

Principal Exclusions

Liability arising out of:

- Criminal Acts
- The ownership, possession or use of any mechanically propelled vehicle, aircraft, hovercraft or water-borne craft
- Product Guarantee or recall, repair or replacement
- In connection with damage to any data
- Medical malpractice
- Damage to own property
- Abuse in respect of the individual accused or alleged to have committed abuse or have permitted abuse
- Incidents prior to the retroactive date
- Incidents / claims known to you but not reported to Insurers
- Tour Operators Liability (as defined under The Package Travel, Package Holidays & Package Tour Regulations 1992)

Restricted cover applies in respect of legal actions brought in a court of Law within the USA or Canada

Excess £Nil

The above is intended to be a summary only, a full copy of the cover wordings are available on request from Perkins Slade Ltd

IN THE EVENT OF A CLAIM:

You must report every claim and any incident that is likely to give rise to a claim in the future. Incident Notification Guidelines are attached to this document to assist you. Please contact Perkins Slade Ltd on 0121 698 8040 and complete the necessary report/claim form as soon as possible to avoid prejudicing your claim. Do not admit liability; do not make an offer or promise to pay.

INCIDENT NOTIFICATION GUIDELINES

It is important that all incidents that may give rise to a claim are reported to us as soon as possible after the event. This will enable Insurers to carry out investigations at an early stage whilst information relating to the claim remains fresh in the mind. This will also ensure that you are complying fully with your policy terms and conditions.

In order to achieve this, we ask that you notify us immediately of any incident that involves:-

- a fatal accident.
- an injury involving either referral to or actual hospital treatment.
- any allegations of libel/slander.
- any allegations of Professional Negligence i.e. arising out of tuition, coaching or advice given.
- any investigation under any child protection legislation.
- any circumstance involving damage to third party property.

An injury is defined as:-

- any head injury that requires medical treatment [Doctor or Hospital.]
- any fracture other than to fingers, thumbs or toes.
- any amputation, dislocation of the shoulder, hip, knee or spine.
- loss of sight [whether temporary or permanent.]
- any injury resulting from electrical shock or burn, leading to unconsciousness or requiring resuscitation or admittance to hospital for more than 24 hours.
- any other injury leading to hypothermia, heat induced illness or to unconsciousness which requires resuscitation or admittance to hospital for more than 24 hours.
- loss of consciousness caused by asphyxia or by exposure to a harmful substance or biological agent.

Please note the above list is not exhaustive and if you are unsure as to whether an incident should be reported, then please do not hesitate to contact Perkins Slade Claims Department for further advice.

We would remind you that in NO circumstances should you admit liability or agree to pay for any damage caused as this may prejudice the position of Insurers and COULD result in the withdrawal of any indemnity.

Finally, please note that this is a Liability Policy where Insurers decide if negligence attaches to you. Therefore any payments you make to any third parties will not necessarily be reimbursed.

INCIDENT RECORDING GUIDELINES

We would recommend that a designated person within your organisation is made responsible to record any reportable accident. Records must be kept for at least 3 years. Names and addresses of any possible witnesses should also be recorded.

Current legislation does not specify the format of an accident register but the Accident Book BI 510 obtainable from HMSO is frequently used and is approved by the Information Commissioner for D&A Compliance.

The register must contain the following information relating to all reportable accidents or dangerous occurrences:

- date and time of accident
- as regards a person at work - full name; occupation; nature of injury; age
- as regards a person not at work - full name; status [e.g. customer]; nature of injury; age
- place where accident occurred
- a brief description of the circumstances
- method by which the event was reported.

REPORTING INCIDENT TO HEALTH & SAFETY EXECUTIVE

You may also have obligations under the RIDDOR 95 regulations to report incidents to the HSE. For further information and to obtain a copy of the "RIDDOR explained" leaflet log onto the HSE website www.hse.gov.uk.