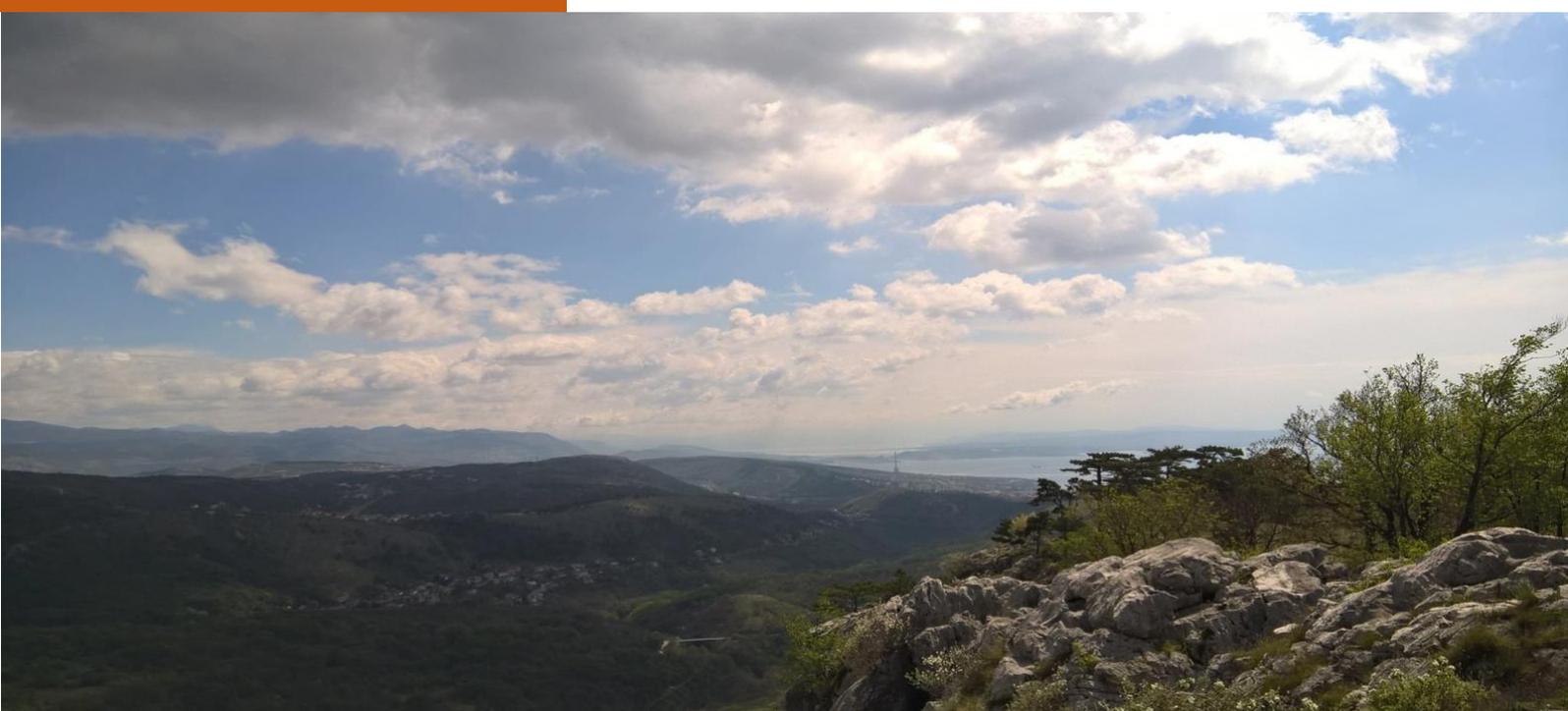


2018-19

Ramblers Insurance Guide



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Welcome to the Insurance Guide

This insurance guide is for our volunteers to use to help you deliver both our charitable objectives and our mission. If you have any questions or you would like further clarification, please contact us on volunteersupport@ramblers.zendesk.com or on 020 3961 3180.

The Ramblers arranges insurance cover for all its activities to protect individual members from claims that arise from a third party in relation to any activities they undertake on behalf of the Ramblers. The amount insured is £10m.

Further guidance including a FAQ page and our insurance certificate can be found at www.ramblers.org.uk >Volunteer zone >Support and development alphabetically sorted>Volunteer toolkits >Insurance toolkit

There are clarifications in this guide (about geographic coverage, dogs on walks, how the insurance applies to children and carers on group walks, and what categories of incident must be reported), small changes to the tools covered for path maintenance activities, and public social media has been added as a recognised promotional channel for group walks.

Please note the shorter, updated incident report form (including a new email address for submitting forms) and the revised schedule of benefits for personal accident insurance for path maintenance volunteers and path wardens (also known as local footpath wardens).

SECTION 1: The insurance cover

1.1 What's covered?

It is important to remember that the insurance cover exists to give protection to individuals in the case of a claim being made *against* them by a third party (such as a landowner, a member of the public, or another Ramblers member). This is known as **liability insurance**.

For such a claim to be successful, the affected party has to be able to demonstrate that *they have suffered injury or damage to their property as a result of negligence*. This principle is particularly important to remember in the context of group walks. Here, for a successful claim to be made against a Ramblers walk leader, the affected party needs to show that the walk leader abdicated their responsibility in a negligent manner. For a successful claim to be made against a Ramblers member who was on a Ramblers group walk, the affected party needs to show that the member behaved in a negligent manner. *Deliberate or reckless acts are not covered by the Ramblers insurance.*

Liability insurance covers Ramblers activities within the UK and anywhere in the world excluding the USA and Canada (**unless** the claim was first brought forward in a UK or European court of law). Please see below for what constitutes a Ramblers activity.

This liability cover only extends to UK residents, those who have a permanent address in the UK where they spend at least 6 months of the year, and student members who are temporarily UK residents. Cover for temporary residents only covers activities taking place in the UK, not anywhere else.

Please note that motor, travel and medical cover is not included and personal accident cover is only available to path maintenance teams and path wardens.

If you require a copy of the certificate, please go to the [Insurance Toolkit](#).

Ramblers activities

The insurance is particularly of interest to members involved in leading walks and to volunteers who carry out path maintenance with their group or area. It also covers other activities such as committee meetings, campaign rallies, publicity events and even social events.

Activities are covered as long as they are:

- official Ramblers activities organised by a group or area committee
- led or organised by a Ramblers member and/or a volunteer registered by Ramblers staff
- publicised as a Ramblers activity, in advance, in at least one of:
 - Group Walks & Events Manager
 - a printed programme
 - the group/area website.

One-off, last minute activities that *can't* be pre-publicised (e.g Ramblers promotion at a local event) can still be covered if the first two criteria above are met and details have been forwarded before the event to the Delivery Team at volunteersupport@ramblers.zendesk.com. This exemption does **NOT** apply to group walks.

Group walks

To be considered an official Ramblers walk, and covered by the liability insurance, **all walks**, including coach rambles, must:

- Be brought to the attention of the walks programme coordinator who ideally has confidence in the walk leader's ability to lead the walk.
- Be publicised as a Ramblers activity, in advance, in at least one of the following ways:
 - on the Group Walks & Events Manager
 - in a group/area printed programme
 - on the group/area website
 - on a group/area public (i.e viewable by the general public) social media channel (e.g Facebook, Meetup, Twitter)
- Have a nominated walk leader and ideally a backmarker who (together, or separately) have ideally reced the walk. Both the walk leader and backmarker **must** be members.

Walks involving an overnight stay must also:

Have an overall primary organiser who ideally has confidence in the ability of walk leaders to lead each walk and who will vary the programme of walks if circumstances demand.

Personal accident cover for path maintenance teams

Liability insurance *and personal accident insurance* is available for volunteers undertaking practical work* to maintain or improve paths and rights of way. A list of covered activities and further information is provided in section 4.2. Our insurance states that the age limit for personal accident cover is 80 years.

*Note: To be covered by our personal accident cover, we will need to know who the volunteers are in advance of the activity. Please see section 4 for details.

1.2 What type of insurance cover is NOT included?

Ramblers insurance cover does **not** include the following:

Medical cover and personal accident cover

Medical cover is not provided. An individual injured on a Ramblers activity cannot automatically claim compensation for injury or medical expenses direct from the Ramblers or the insurers. The Ramblers does not provide this insurance cover as the activities carried out by groups and areas are essentially low risk activities.

Personal accident cover is only provided for path maintenance volunteers and path wardens due to the fact that their activities involve the use of tools; see section 4 for further information. Individual personal accident, physiotherapy or equipment cover may be obtained separately from Howden (formerly Perkins Slade) whose contact details can be found later in this document.

Motor cover

Further details are provided in section 3.2 - Transport to and from walks.

Travel insurance

Groups who occasionally book travel and/or accommodation for walking trips need to book their own travel insurance; this means that any medical expenses, lost baggage, cancellations etc. are not covered by Ramblers insurance and such cover must be arranged separately.

Note: The items above are identified as those principal types of insurance which may also need to be considered for typical rambling activities. This list is not exhaustive and you may need to consider other types of insurance for your individual insurance needs.

1.3 Affiliated clubs

The Ramblers offers the opportunity for independent walking clubs to affiliate. Affiliated clubs are **not** covered by the Ramblers liability insurance, but can purchase similar insurance at advantageous rates from Howden (formerly Perkins Slade). Ramblers **cannot** advise on insurance matters for affiliated or independent clubs or organisations.

If you represent an affiliated or independent club and have an insurance query, please contact Howden (formerly Perkins Slade) by phoning 0121 698 8050 or emailing Sportsrequest@howdengroup.com.

Details of benefits and how to affiliate to the Ramblers are available at www.ramblers.org.uk/get-involved/become-a-member/join-as-an-affiliated-club.aspx

SECTION 2: Recording & reporting incidents

2.1 What should be reported?

The information on Incident Report Forms helps us to develop an overview of incidents and to provide relevant guidance and training to keep us safe; it's also required by our insurance broker in the event of a claim. The information supplied is confidential.

Please complete an Incident Report Form for any incidents that concern you but, specifically, whenever emergency services have been involved, medical assistance has been sought, third party property has been damaged, or there's been a near miss. *If in doubt, please report it.*

The specific categories of incident that we **must** report to our insurance broker are set out below.

- A fatal accident
- Any injury involving either referral to or actual hospital treatment
- Any circumstance involving damage to a third party property
- A near miss

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 23 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

A 'near miss' is an unplanned event that did not result in injury, illness or damage, but had the potential to do so. For example:

- A walker is lost for a period of time, but later finds the group again
- During a path maintenance activity, a large stone tumbles down the path, narrowly missing someone.

If you have concerns about a child or an adult at risk, please refer to our Safeguarding Children and Vulnerable Adults Toolkit at www.ramblers.org.uk/volunteer/safeguarding.

If you are unsure about whether an incident should be reported, please get in touch with the Delivery Team via volunteersupport@ramblers.zendesk.com or 020 3961 3180 (during office hours).

2.2 How should it be reported?

If there is an incident on a walk and you need immediate help, please call the emergency services.

If the incident has resulted in:

- a fatality
- someone in a critical or life-threatening condition
- police involvement
- media enquiries
- any potential breach of the Safeguarding Children and Vulnerable Adults Policy (www.ramblers.org.uk/volunteer/safeguarding).

please alert the GB Office as soon as it is safe to do so by calling the Delivery Team on 020 3961 3180 during office hours or 07854 848083 outside office hours.

For all incidents described in section 2.1, an Incident Report Form (available in the [Insurance Toolkit](#)) should be completed as soon as possible. The form should be completed by the person responsible for the activity and then returned to the GB Office via incidents@ramblers.org.uk or by post. **Please do not keep a local copy.**

We ask that Incident Report Forms be completed and returned to the GB Office within 10 days of the incident. Late reporting of an incident may invalidate a claim and we want to ensure that, if any claims are brought forward, we are prepared for them. *Our liability insurance and the processes and forms behind them are there to protect our members and volunteers.*

SECTION 3: Group walks

3.1 Walking as a low-risk activity

Overall, walking is one of the safest outdoor activities. It's completely natural, doesn't overly strain your body and doesn't require sophisticated equipment.

Every year Ramblers volunteers organise over 50,000 walks across GB and take tens of thousands of people out walking. Of all the incidents reported to us, nearly all of them are minor.

Good practice

Good practice in leading walks can sound daunting but this should not be the case. For most areas and groups with many years' experience of leading walks, 'good practice' will sound like plain common sense and is likely to have formed part of the area or group's established way of operating for many years.

The Ramblers strongly encourages every area and group to take up these measures as they demonstrate that walk leaders are taking their responsibilities seriously and will inspire confidence in the walkers. From the point of view of the insurance cover in the event of a claim being made, leaders who can demonstrate that they acted responsibly and followed good practice are in a much stronger position to counter claims of negligence.

For walk leaders, areas and groups who wish to learn more about good practice, we have published various resources which are available in our [Walk Leader Toolkit](#).

3.2 Some common insurance concerns relating to group walks

Walk reconnaissance (Recces)

Carrying out a recce for a group walk (walking the intended route beforehand and familiarising yourself with it) is not compulsory but is strongly encouraged and considered good practice. If you have not performed a recce, this won't invalidate the insurance; however, a recce may strengthen a defence should an allegation or claim question the suitability of the route. We recommend recces so that walk leaders can feel confident about the route they are going out on and it's another way of reducing risk when leading group walks.

The insurance covers all members whilst conducting recces for Ramblers group walks.

Dogs on walks

Dogs (or assistance dogs) on walks do not affect the insurance cover in any way. Responsibility for the dog lies with the individual dog owner – should an incident happen, the dog owner will be liable, not the Ramblers. For safe and happy walks, and to avoid causing problems for others, dog owners should take a look at the [Dog Walking Code](#) which has guidance about walking with dogs in the countryside.

Please note, groups or walks cannot have an absolute “no dogs” policy as this would contravene the 2010 Equality Act. The Equality Act:

- Legally protects people from discrimination in the workplace and in wider society.
- Includes disabled people, considered to be anyone who has a physical or mental impairment that has a ‘substantial’ and ‘long-term’ negative effect on their ability to do normal daily activities.
- Requires us to avoid indirect discrimination - putting rules or arrangements in place that apply to everyone, but that put someone with a protected characteristic at an unfair disadvantage.

An absolute “no dogs” policy would be indirect discrimination as it would particularly disadvantage disabled people who use an assistance dog. Assistance dogs covered by the Act are:

- hearing dogs
- guide dogs
- service dogs
- therapy dogs
- seizure alert dogs.

If a walk leader or Ramblers group wants to highlight that dogs are not welcome, the walk listing must use the phrase “assistance dogs only”. If a walk leader has concerns about the suitability of the walk for assistance dogs, they can add the phrase “please contact the walk leader in advance to discuss your requirements”. If this is the case, the walk leader should be prepared to have a discussion about the suitability of the walk for an assistance dog; alternatively, it may be possible to make reasonable adjustments to the walk to make it suitable for assistance dogs. You should only refuse their attendance after seeking advice from the Delivery Team, and on the grounds of genuine safety concerns. If this is the case, you should explore alternative options such as the walker bringing a companion (who does not have to be a member) with them. To contact the

Delivery Team for further support with this issue, please email volunteersupport@ramblers.zendesk.com.

Non-members on group walks

Liability cover exists to give protection to non-members on 'taster walks' in the case of a claim being made *against* them by a third party. Non-members on taster walks are insured on up to three walks. After that, non-members are not insured and can only be covered by becoming a member.

The walk leader is the person most exposed to any risk of a claim being made and has a duty of care for all walkers regardless of whether they are members or not. Having non-members on walks doesn't invalidate the liability cover for the walk leader or backmarker.

Children on walks

Any person under 18 is welcome to participate in a Ramblers activity, but must be accompanied by an adult who is responsible for their direct care and supervision for the duration of the activity. Both the child and the accompanying parent, legal guardian or grandparent, as long as that adult is a Ramblers member, will be covered by the insurance. Please refer to the [Safeguarding Toolkit](#) for further guidance.

Carers on walks

An adult who is unable for whatever reason to care for him/herself independently or needs specific help to participate in an activity safely must be accompanied by another adult who takes responsibility for their direct care and any special assistance for the duration of the activity. If the adult receiving support is a Ramblers member or on one of three taster walks and the 'carer' is attending the walk in a non-professional caring capacity (e.g friend or family member), then both the 'carer' and the adult they're caring for are covered by the insurance. A professional carer is expected to be covered under their employer's liability insurance. Please refer to the [Safeguarding Toolkit](#) for further guidance.

Leading walks for other organisations

Individual members, areas or groups are sometimes approached by other organisations or walking groups and asked whether they can arrange a group walk on their behalf; or areas and groups may collaborate with other walking groups and organisations. In these instances we strongly recommend that the question of responsibility and insurance cover is discussed and clarified explicitly beforehand so that volunteers are clear which organisation is responsible and therefore liable for running the proposed walk.

- If the walk is to be run as a Ramblers activity (with the full knowledge and support of the area or group, with an appointed walk leader, and publicised as a Ramblers walk), then the walk leader will be covered by the insurance as long as the Ramblers policies and practices are followed.
- If responsibility for the walk rests with a separate organisation, then the Ramblers insurance cover will not apply and the other organisation's policies and practices must be followed.

Please note, it is the Ramblers policy not to organise walks that have the primary purpose of fundraising for other organisations.

Administering first aid

If an individual on a walk requires first aid, any member of the group can provide assistance until qualified help arrives. There is no danger of compromising insurance cover when providing first aid as required. It is better to do something rather than nothing at all. Please visit the Ramblers website for first aid advice.

Transport to and from walks

Ramblers insurance does not cover travel to and from walks, meetings or events. For chartered coaches or public transport, insurance is a matter for the transport operator.

As an alternative to public transport, some areas and groups operate car-sharing arrangements where walkers meet at a convenient point and then get to the actual start point of the walk itself in shared cars. The Ramblers supports car sharing as a means of reducing the environmental impact of driving to walks. However, Ramblers insurance does not cover any incident arising as a result of car sharing.

Ordinary private motor insurance covers drivers giving lifts to others. However, this cover is invalidated if a fare has been charged for the journey. Volunteers must take great care about the way car sharing is arranged and publicised.

Many areas and groups suggest in their programmes and other publicity that passengers in a car share should make a contribution to the driver towards mileage costs. This is fine as long as it is absolutely clear that passengers are being *requested* to make a *voluntary* contribution. It is also fine to suggest a level of voluntary contribution that may be acceptable (e.g. x pence per passenger per mile).

A suggested form of words for publicity is:

'Our area/group encourages car sharing and walkers often meet at x car park. Drivers often appreciate it when a voluntary contribution is made by passengers. As a guide, x pence per mile per passenger is considered an amount which reasonably covers the costs incurred by the driver.'

Disclaimer in group walks programme

Disclaimers don't offer any significant protection in the event of a claim. It may be useful to include some basic advice to participants, but overdoing this can be unnecessarily off-putting as the risks are so low.

Winter walking, mountaineering and special equipment

There is a clear distinction between using equipment when *walking*, which is covered, and using equipment when *climbing*, which is not.

Where equipment such as crampons and ice-axes are needed for safety reasons (due to the conditions over ground that could normally be traversed without this equipment), the Ramblers consider this to be walking, and it has been accepted and covered by the insurance policy.

Climbing activities (which include "pitched climbing" where members of a party ascend in stages one after the other with the aid of a rope) are not covered.

SECTION 4: Path maintenance

What's covered?

Many areas and groups have an associated path maintenance team which helps maintain and improve local paths and rights of way. Some teams may also have path wardens who are individual volunteers that patrol a particular section of path (see section 4.1).

Sometimes insurance cover for these teams and path wardens is arranged by the local authority and in these situations the local authority determines the conditions under which the Ramblers team can operate. Alternatively, path maintenance teams may use Ramblers liability insurance, provided they meet the necessary criteria (see section 4.4).

Path maintenance volunteers can also be covered by our personal accident insurance provided they meet the general conditions of the insurance – in particular that the team coordinator provides us with an up to date list of volunteers and that any work they do is with the knowledge and agreement of the relevant local authority or similar agency (see section 4.4 below).

This process is separate and distinct from encouraging all our volunteers to register on the Ramblers website and keep their volunteer roles updated so that we can provide appropriate information and support. The reason for it being separate and distinct is that not all our path maintenance teams are insured through the Ramblers for their path maintenance activities.

4.1 Make-up of a path maintenance team

Where a path maintenance team exists, it is made up of a path maintenance team coordinator and path maintenance volunteers. It is the responsibility of the coordinator to ensure that all requirements set out in this guidance are met and that all volunteers are also aware of them. For anything involving heavy lifting, sawing or using power tools, more than one person needs to be present for health and safety reasons.

Path wardens, who patrol a particular section of path and as part of their duties may conduct light clearance or install waymarker discs, can also be covered by the insurance. As with path maintenance team activities, path wardens must operate with the knowledge and agreement of the relevant local authority or similar agency and they must be registered with the Ramblers as volunteers. Where volunteers have been given express permission to act as a path warden by the local authority, they take on the responsibilities of the team coordinator.

4.2 What is covered?

Path maintenance can be broadly considered in two categories - the clearance of blockages and nuisances from a path, and the building and repair of path furniture.

The list of activities covered is clearly defined and includes only the following activities:

- vegetation clearance from the line of the path
- vegetation clearance immediately to the side of the path where the rights are likely to be impeded by the growth of vegetation
- stile building and repair
- simple bridge construction, as defined by the local authority
- boardwalk construction and repair
- work on steps, gates, path surface or drainage

- erection of signposts and waymarks.

Any other activities are excluded from the policy. The relevant local authority (sometimes the National Park Authority) and landowner should always be aware the work is taking place and correct permissions should be gained before work commences.

4.3 Power tools covered

Small power tools may be used in the activities outlined in section 4.2. The tools that are covered are:

- Brush cutters
- Strimmers
- Lawnmowers
- Power secateurs
- Hedge trimmers
- Hand-held drills
- Hand-held impact drivers
- Hand-held electric screwdrivers

Chainsaws: Volunteers holding a current relevant qualification may use chainsaws and the appropriate protective clothing must be worn.

No other power tools are covered. All necessary precautions should be taken to ensure the tools are used in a safe manner.

4.4 Conditions attached

Liability insurance cover

To be covered by this insurance, Ramblers path maintenance teams need to demonstrate that they have taken care to ensure the safety of individuals participating in the work and of members of the public who may be passing by, and have checked to ensure the work carried out was to an appropriate standard. This needs to be documented, but need not be onerous.

Two procedures are required:

1. Going through a simple check-list can ensure that individuals' safety is considered. Please see the "Work party health and safety checklist" in the [Insurance Toolkit](#).
2. Ensuring that the finished job is 'signed off' by the landowner or local authority rights of way department and the Sign-off Form completed. Where the local authority officer is not present, the team should complete the form and return it to the officer with dated photos to show the completed work. The local authority officer can then make a site visit to sign it off or sign it off based on the photos provided.

Templates of a check-list and a sign-off sheet can be found in the [Insurance Toolkit](#) for path maintenance teams who wish to make use of them.

Where these procedures are followed, it is important that each area or group with path maintenance teams nominates one individual to archive the documentation. If the local authority has its own forms, then these will be sufficient.

A copy of the Sign-off Form should be sent to volunteersupport@ramblers.zendesk.com and the original filed by the lead contact.

Under 18s may participate but must be supervised at all times by a parent, legal guardian or nominated responsible adult. This person must not be the person leading the activity. To view the Safeguarding Children and Vulnerable Adults Policy, please visit [here](#).

Personal accident cover

To be covered by this insurance, Ramblers staff must be in possession of a list of all those who are on the path maintenance team. It is necessary for us to keep an up to date list as this affects our premium.

A list of names should periodically be sent by the team coordinator to us, ideally with the membership number of members.

4.5 Personal accident insurance

Personal accident insurance, for participation in practical work, is available to Ramblers members and non-members up to a maximum age of 80 years. If the local authority or similar agency organises their own personal accident insurance, it is not necessary to use Ramblers personal accident insurance. There is no lower age limit for personal accident cover. However, anyone under the age of 18 years must be supervised at all times by a parent, legal guardian or nominated responsible adult. This person must not be the person leading the activity. To view the Safeguarding Children and Vulnerable Adults Policy, please visit [here](#).

Benefit Description	Benefit Period	Benefit Amount
Death		£5,000
Permanent Total Disablement*		£25,000
Loss of One Limb*		£25,000
Lose of two or more Limbs*		£25,000
Loss of Sight in One Eye*		£25,000
Loss of Sight in Both Eyes*		£25,000
Loss of Speech*		£25,000
Loss of Hearing*		£25,000
Emergency Dental & Optical Expenses*		Up to 25% of any amount paid under the permanent total disablement benefit noted above (subject to a maximum of £2,500)
Broken Bones**		Arm £100 – Leg £200 Maximum £500 any one Accident
Accident Medical Expenses		Up to 25% of either the death benefit or Permanent disablement benefits noted

		above. Subject to a maximum £10,000
Bereavement Counselling		Up to £250 per week up to a maximum of £2,500 any one insured person
Coma Benefit	Up to a Maximum 8 weeks	£30 per full 24 hours
Counselling		Up to £250 per week up to a maximum of £5,000 any one insured person
Dependent Child Benefit		£500 per child up to a maximum £1000
Funeral Expenses		Up to a maximum of £5000 any one insured person
Maximum age limit	The company will not pay for any claim after the expiry of the Period of Insurance in which the Insured Person attains the age of 80 years	

4.6 Reporting and recording incidents

In the event of an incident during practical work, teams should follow the same procedures as listed above in section 2 and send the completed Incident Report Form to incidents@ramblers.org.uk.

If the incident resulted in an injury, and the injured person would like to make a claim under the personal accident cover, please get in touch with us via volunteersupport@ramblers.zendesk.com and we will advise on next steps. This only applies to path maintenance teams and path wardens who make use of the Ramblers insurance policy. If a separate policy is used, for example a local authority policy, you should refer to the guidance provided by that insurance provider.

SECTION 5: Safeguarding children & vulnerable adults

The Ramblers Safeguarding Children and Vulnerable Adults Policy contains guidelines for volunteers. Volunteers responsible for organising area and group activities involving members and the public should be familiar with these guidelines, especially if they run activities targeted at or likely to attract children, young people and/or adults at risk. We have a policy like this in place not only to meet our responsibilities towards vulnerable people but also as a condition of our insurance.

For information about reporting incidents or concerns around safeguarding, please refer to the [Safeguarding Toolkit](#) for the relevant form, but please report as soon as possible.

SECTION 6: Contact details

Insurance Broker

Howden (formally Perkins Slade), Tricorn House, 51-53 Hagley Road Birmingham. B16 8TP. Howden is a trading name of Howden UK Group Limited, part of the Hyperion Insurance Group. Howden UK Group Limited is authorised and regulated by the Financial Conduct Authority in respect of general insurance business. Registered in England and Wales under company registration number 725875. Registered Office: 16 Eastcheap, London EC3M 1BD. Calls may be monitored and recorded for quality assurance purposes.

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