

From: John Grace

Subject: Risk Assessment and Rambler's Insurance

January 2014

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### **Civil Liability Insurance Cover**

This covers legal liability for damages and legal costs arising out of Third Party loss, injury or damage, in connection with declared activities of the Ramblers Association, including administration, advice, campaigning, event organisation, fund raising, group & public meetings, instruction & coaching, maintaining & improving footpaths, promotion & development, project funded activities, get walking & keep walking, property rental from others, rambling scrambling, walking & hill walking, social events.

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 civil liability insurance.

For such a claim to be successful, the injured party has to be able to demonstrate that they have suffered as a result of negligence. This principle is particularly important to remember in the context of led walks. Here, for a successful claim to be made against the Ramblers, the injured party needs to show that the walk leader abdicated their responsibility in a reckless or negligent manner.

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.

## Summary of key points from the Guidance

Here are some key points within the Ramblers' Guidance document. Included in the Guidance are some matters that are obligatory (No 1, No 3 (in part), and many others considered to be good practice. Please check the full 28 page Guidance document for a fuller explanation.

1	Requirement to record, and report to Ramblers Head Office all incidents, whether deemed minor, serious or a near miss.
2	Programme Coordinator, should, <b>ideally</b> , confident in the Leaders ability to lead the walk
3	Have a nominated Leader, and <b>ideally</b> a backmarker who are both Members and who <b>ideally</b> (together, or separately) have reced the walk.
4	The activity is publicised, as a Ramblers activity, and led by a member*
5	All Leaders should have the ramblers Walk Leaders Checklist, a handy A5 laminated card which contains good advice about leading walks.
6	Be familiar with the route by walking it beforehand, ideally with the backmarker, and make a note of any more complicated sections. <b>Essentially, a "recce" is a form of risk assessment.</b>
7	Before setting out on the walk, make sure everyone is aware of the distance and terrain involved and any sections of the route where particular care is required.
8	Know who is in your group, and numbers.
9	Appoint a back-marker to keep the party together
10	As Walk Leader do not take more people than you are comfortable with leading
11	Make a brief written report of the 'recce'
12	Make a register of people attending the walk
13	Leaders should be aware of the Ramblers' policy on safeguarding children and vulnerable adults on walks
14	Particular attention should be given to route choice when considering walking across and along roads
15	Non members on 'taster walks' are insured on up to 3 walks
16	<p>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. All walk listings on the Ramblers' online Group Walks Finder automatically carry the following wording:</p> <p><i>Please make sure that you are fit enough to undertake the walk you intend to join. If you're unsure of your fitness level, try a short and easy walk first: it's much better to find a walk a little too slow and easy than to make yourself miserable and exhausted.</i></p> <p><i>Most Ramblers' walks are off-road in rural areas. Please have suitable footwear and clothing for the walk you intend to join, and bring some food and drink, even if the walk includes a pub or café break. Leaders may refuse to accept participants who in their opinion are inadequately equipped or unfit. When in doubt, contact the organisers or the walk leader in advance.</i></p> <p><i>For your own and others' safety please read and abide by any advice and guidelines issued by the organisers, and the instructions of the walk leader. Though walking is inherently one of the safest outdoor activities, no activity is completely without risk and it is your responsibility to behave sensibly and to minimise the potential for accidents.</i></p>
17	If an individual on a walk requires first aid, any member can provide assistance until qualified help arrives
18	Dogs on walks - The decision on whether or not dogs are permitted on a Ramblers walk has been devolved to Areas, then to Groups and then to individual Leaders themselves. Responsibility for the dog lies with the individual dog owner. Under the Disability Equality Act (2010) the wording of 'no dogs' on walks programmes is in breach of the Act. Under the Act, Assistance Dogs <b>must</b> be allowed to walk with their owners. (RADO)



# Recce and Risk Assessment Report Form

(also contained in our Walk Leaders' Guide)

Recce of walk undertaken for ..... Area/Group by  
.....leader, on .....date.

Please use the tick boxes below to identify any hazards, points of interest, etc on the route. This can then act as an *aide memoire* for the actual walk or as information for

another leader. If you encounter any difficulties, you must report any access problems to your Area/Group access/ footpath officer.( Averil and Steve Brice tel: 01303 892252 m 07815617307 email: [thebrices@alfriston.plus.com](mailto:thebrices@alfriston.plus.com))

Grid reference(s)/location

- Broken stile/missing stile
- Broken bridge/missing bridge
- Slippery slope
- Steep drop
- Livestock
- Electric fencing
- Overhanging branches
- Missing way marker
- Road walking
- Good refreshment opportunities
- Shelter points

Any other comments/points

