# **YET WEBGUIDE A7(f) INSURANCE**

This Guide to Insurance was prepared in 2013 in association with Shaun Mockett (Marshall Wooldridge ) the Insurance Advisor to YET


## **FULL INSURANCE IS EXPENSIVE BUT VITAL**

## ***If there is a problem or disaster you will be in very real trouble without it!***

## **It is strongly recommended that professional advice be obtained.**

## **This webguide reflects the views of representatives of YET, and is not a substitute for your seeking the professional assistance of insurance brokers or intermediaries who can advise you on the specific requirements of your Venture.**

## **The YET does not accept any liability for loss or damage suffered through Venture Providers' failure to obtain appropriate insurance cover or failure to seek professional assistance from insurance brokers or intermediaries.**

## The Venture Provider should provide (written) information about what is covered and not covered to the Leadership Team and the Participants, Parents and any other stakeholders. They can then arrange extra cover for themselves if they wish.

## UK law does not prevent all the members choosing their own cover if they wish: but they should provide this information to the Leadership Team. But point out potential problems if leaders have to deal with different companies (after a road accident for example).

* Your insurance broker will probably provide significant practical help [with a helpline number] if you run into problems. It is wise to make use of this assistance and not try to do everything yourself.

* The policy cover required will vary from venture to venture, taking into account the locations to which you will travel and the activities you will undertake; consult your broker and discuss the level of cover you require taking into account the needs of your venture.

* Your broker will be best placed to advise you on the extent of indemnity cover you should purchase, taking into account the locations to which you will travel; bear in mind the fact that claims exceeding your policy limits may see your Venture Provider or leaders face liability.

* YET is not an insurance broker and the points below are raised to remind Venture Providers of the need to seek professional advice when considering the cover appropriate to its needs.

* Venture Providers should remember that, whilst a Venture may be overseas at the moment an incident occurs, the basis of the contract to supply the Venture may see the law of England & Wales, Scotland, Northern Ireland, or the home country of the Venture Provider applied.

# **INSURANCE NEEDED**

## Employers Liability Insurance is compulsory in the United Kingdom; consider this cover with your broker, taking into account whether your leaders are volunteers, subcontractors or employees of your business (EL cover may be required for all types of leader).

## Public Liability Insurance (minimum £5 million, and you may wish to consider cover of £10m, depending on your needs)

## Consider whether the Venture Provider should be deemed a Tour Operator under The Package Travel Package Holidays and Package Tour Regulations 1992, as, if so a specific Tour Operators Liability Insurance may be required to include of Professional Indemnity insurance

## Third Party (ensure that third party providers are covered)

## Emergency assistance

### Medical (including dental)

### search and rescue incl. air ambulance & repatriation

### travel & accommodation for at least one person to accompany the injured member

## Curtailment and Cancellation (including in-country threats)

## Equipment:

### Group Equipment

### Personal Equipment

### Vehicle /animals/boat

## Kidnap and Ransom – consider whether this is something you should be purchasing, taking into account the locations to which the expedition will travel.

## Motor Insurance should be considered, and the extent of cover scrutinised; where leaders or members use their own vehicles, whether on the expedition or training weekends, does the policy cover this, and does it cover carrying other members / leader as passengers.

## What does your parent organisation already cover? But:

##  *YOU must check the detail: it may not cover overseas expeditions, mountaineering etc.*

##  *if it is a School will the pupils be covered if they have left before the expedition finishes?*

## Do not hide anything from the insurers – failure to disclose material information may result in your insurers refusing to provide indemnity.

# **WARNINGS**

## Airlines and travel companies may want to add their own insurances – so watch out for the tick boxes as this cover is unlikely to be adequate.

* Insurance should be in place **before** significant amounts of money are paid out [there could be problems the next day] and not left to just before the date of departure.

## You should not undertake any unplanned activities that do not have informed consent and may not be covered. Examples can include:

###  Small fishing boats with local people.

###  Hang-gliding, bungee jumping etc. – especially at the end of the expedition.

## Will members be covered if they stay on after the end of the expedition?

## Are there are any geographical limits?

## Will you be covered if the departure or return of the expedition is delayed? If so what are the criteria concerning the reasons for this? Strikes? Civil Unrest? Terrorism? You may wish to investigate extra cover.

## Foreign nationals on your expeditions may not be automatically covered.

* If applicable to your itinerary ensure that the policy covers trekking above 4000metres.

## Carry proof of insurance with you, and consult insurers before commitment to payment.

## You may need funds to pay up-front, and reclaim from the insurers later.

* Cover may only cover *overseas* expenditure, for example emergency dental work but not further work on return to the U.K.

# **PUBLIC LIABILITY INSURANCE**

## This is to cover legal liability claims arising under common law from negligence against organisers, leaders and members.

## At least £5m per person per incident – take advice on levels of cover appropriate to your needs.

## Cover must for injury or illness caused to anyone, and damage to other people’s property.

## If you are employing other people find out what cover is needed.

## Leaders must be covered against action taken against them by expedition members or their parents.

## Leaders may be covered by their school or professional organisation – but check the details (location, activities, amounts etc.)

## Separate policies may be needed for vehicles (and boats, animals etc.). Basic cover from hire firms will be inadequate (especially in North America).

## Check on the policy regarding cancellation due to internal or external events. Cover for return of deposits and fees .....

# **PERSONAL ACCIDENT INSURANCE**

## Compensation in case of death, loss of limbs, loss of sight, disability.

## How much? - seek advice

## Leaders may need a higher level due to family responsibilities and loss of earnings.

## Check the limit is per incident per member and not an aggregate for the whole expedition and the whole group.

## Cover to include disappearance, death and disablement and by exposure to extremes of weather conditions, e.g. hypothermia, heat stroke.

## Cover should be on an unnamed basis as membership may change

## Check the lower age of death benefits (usually 16).

# **MEDICAL INSURANCE**

## Compensation for expenses arising from accident or illness.

## To cover: medical, surgical, dental, hospital, nursing home, hotel and travel.

## Travel and hotel for relatives or friends to accompany the victim.

## Loss of deposits etc. for travel and accommodation which is not used.

## Check the limit is per incident per member and not an aggregate for the whole expedition and the whole group.

## At least £1m needed, but £2m or more in North America – consider your required level of cover with your broker

## Check on pre-existing medical problems of leaders and members and ensure that the company knows about them if declarations are required – consider this question with your broker.

## The country being visited may have some reciprocal agreements with UK – and there is the E111 form for Europe – but this is all too minimal.

# **SEARCH AND RESCUE INSURANCE**

###  *To cover the cost of local and international emergency services.*

### This may be covered by your medical insurance but must be checked.

* Companies will normally provide an emergency phone number and will organise rescues – so let them do it.

# **REPATRIATION INSURANCE**

### Compensation for the return of injured, ill or dead person.

### This may be covered by your medical insurance but must be checked.

### Check that covers the cost of a local funeral if that is unavoidable.

### Travel & accommodation for at least one person to accompany the victim.

# **CURTAILMENT AND CANCELLATION INSURANCE**

### Covers a member’s withdrawal or early return home for any genuine reason such as:

#### Jury service, quarantine, Illness, death of close relative etc. (but check the definition of ‘close relative’ – it may exclude grandparents for example).

### This insurance must be in place BEFORE payment is made for tickets etc.

###  It is unlikely that you can be covered if the expedition is cancelled for lack of funds.

### The Venture should be covered for cancellation due to FCO advice concerning in-country threats. This may include strikes affecting air travel, civil unrest or terrorism. [Currently the situation about cancellation on FCO advice is somewhat confused and unsatisfactory!]

* What about volcanic dust?

# **GROUP EQUIPMENT INSURANCE**

### Cover for loss or damage to equipment and stores and money.

### Cover at replacement cost if it belongs to somebody else

### Special insurance for expensive items and field money

### Unaccompanied freight

### It is all getting more expensive, with growing lists of exclusions

# **PERSONAL EQUIPMENT INSURANCE COVER**

### This is often covered by Household Insurances, so perhaps leave this to individuals; but this must be made clear (in writing) and suitable advice given: for example:

### they need to check geographical limitations and the value of individual items

* they should check the limits for cash and cards
* they should be strongly advised not to take unnecessary expensive items (such as watches) as there may be a maximum limit for each item.

You may wish your policy to include a substantial excess for these claims, so as not to encourage claims which will impact on your claims history and future insurance premiums

# **VEHICLE INSURANCE**

### All vehicles must have at least third party insurance even if not required by law (e.g. in many Latin American countries).

### Hired vehicles – check that they are covered and that you have taken out the extra third party and damage insurances. Are there any other limitations?

### UK cover probably already covers EU countries – check. Does the cover include carrying expedition members / leaders / equipment. Does the position on cover change if the driver receives remuneration from the Venture Provider?

### A Green Card may be needed in many countries – if this is so insist on having one.

### A vehicle may require extra “marine cover” if the sea journey exceeds 65 hours.

### Check the minimum age of drivers and whether a clean licence is needed. [Also whether an International Driving Permit (try the AA) is needed].

### The AA and RAC and the Motor Insurers’ Bureau can help with advice.

* Selling a vehicle in a country to which it has been exported is not easy.

# **CLAIMING**

## Claim immediately on return home.

## Take some claim forms with you to complete when the incident is still fresh in your memory

## If a large claim is expected make sure that the Insurance Company is warned as soon as possible i.e. by phone call from the field.

* In case of theft get a police repost/number as the company may require this.

# **SOME INSURANCE BROKERS**

## Aon Risk Services, Richmond House, College Street, Southampton, SO14 3PS.

* Bartlett and Co., Broadway Hall, Horsforth, Leeds, LS18 4RS

## BMC, 177-179 Burton Road, West Disbury, Manchester, M20 7ZA

## Campbell Irvine, 48 Earls Court Road, London W8 6EJ

## Harrison-Beaumont Insurance Services, Whitney, Oxon, OX8 6EJ

## Marshall Wooldridge, 14/16 Ivegate, Yeadon, Leeds, LR19 7RE [shaun.mockett@marswool.com]

* Unity Insurance Services, 75 Marlborough Road, Lancing Business Park, Lancing, BN15 8UF

**FINALLY**

## **It is strongly recommended that good professional advice be obtained.**