# Ramblers Insurance FAQ

### [What are the basic conditions of a group walk being covered by Ramblers insurance?](https://www.ramblers.org.uk/great-britain/resources/volunteer-resources/insurance-toolkit/insurance-faq.aspx?parentID=68823649C87A47248D60A302DC297BC1)

### [Is it compulsory to do a recce of the route?](https://www.ramblers.org.uk/great-britain/resources/volunteer-resources/insurance-toolkit/insurance-faq.aspx?parentID=68823649C87A47248D60A302DC297BC1)

### [Are walk registers on group walks compulsory?](https://www.ramblers.org.uk/great-britain/resources/volunteer-resources/insurance-toolkit/insurance-faq.aspx?parentID=68823649C87A47248D60A302DC297BC1)

### [Must a walk always be publicised in advance in order to be covered by insurance?](https://www.ramblers.org.uk/great-britain/resources/volunteer-resources/insurance-toolkit/insurance-faq.aspx?parentID=68823649C87A47248D60A302DC297BC1)

### [Are non-members covered on group walks?](https://www.ramblers.org.uk/great-britain/resources/volunteer-resources/insurance-toolkit/insurance-faq.aspx?parentID=68823649C87A47248D60A302DC297BC1)

### [Are Ramblers groups/members covered when leading walks for other organisations?](https://www.ramblers.org.uk/great-britain/resources/volunteer-resources/insurance-toolkit/insurance-faq.aspx?parentID=68823649C87A47248D60A302DC297BC1)

### [If our group organises a trip away, will the Ramblers insurance be valid?](https://www.ramblers.org.uk/great-britain/resources/volunteer-resources/insurance-toolkit/insurance-faq.aspx?parentID=68823649C87A47248D60A302DC297BC1)

### [Who is covered by the personal accident cover?](https://www.ramblers.org.uk/great-britain/resources/volunteer-resources/insurance-toolkit/insurance-faq.aspx?parentID=68823649C87A47248D60A302DC297BC1)

### [How do dogs on group walks affect the cover?](https://www.ramblers.org.uk/great-britain/resources/volunteer-resources/insurance-toolkit/insurance-faq.aspx?parentID=68823649C87A47248D60A302DC297BC1)

### [Are children on Ramblers group walks covered?](https://www.ramblers.org.uk/great-britain/resources/volunteer-resources/insurance-toolkit/insurance-faq.aspx?parentID=68823649C87A47248D60A302DC297BC1)

### [Are carers on Ramblers group walks covered?](https://www.ramblers.org.uk/great-britain/resources/volunteer-resources/insurance-toolkit/insurance-faq.aspx?parentID=68823649C87A47248D60A302DC297BC1)

In order for the insurance to be valid, the group walk must be recognised as an official Ramblers walk.

To be considered an official Ramblers walk, **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 recced 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.

Recces are not compulsory. They are, however, seen as good practice and strongly recommended. If you have not performed a recce, this won’t invalidate the insurance, but a recce may strengthen a defence should an allegation or claim question the suitability of the route.

No, walk registers are not compulsory but again, like recces, are seen as good practice and strongly recommended. A paper version can be found in the [**Walk Leader Toolkit**](https://www.ramblers.org.uk/volunteer-zone/support-and-development/volunteer-toolkits-alphabetically-sorted/walk-leader-toolkit.aspx?CurrentPage=2) together with details of the walk register mobile app development.

Yes. ‘Normal' weekly or monthly walks must be publicised in advance in at least one of: Group Walks and Events Manager, a printed programme, the group/area website or on a group/area public social media channel. This is to allow both members and potential members to know about walks in advance. If a walk is publicised via the Ramblers website (Group Walks & Events Manager), the public can access the information, which is a great way to potentially gain new members. A printed programme should ideally also be available to members of the public and many groups use local libraries, cafés and local press to display their walks.

Walks involving an overnight stay need to be advertised to members and ideally to the public also in the same manner.

Non-members are covered on up to three taster walks and should be encouraged to join the Ramblers after that. If they do not join after this time, they are not covered by the Ramblers insurance; thus, if a claim is made against them by a third party for negligence during a Ramblers activity after their first three taster walks, such as leaving a gate open and cattle escaping, they would be liable to cover any associated costs themselves.

Individual members, areas or groups are sometimes approached by other organisations and asked whether they can arrange a led walk on their behalf. In these instances volunteers should take care to ensure that they are clear which organisation is responsible for running the proposed walk. If it is to be run as a Ramblers area or group activity (i.e. with the full knowledge and support of the area or group committee, with an appointed walk leader and publicised as a Ramblers walk), then the walk leader will be covered by the insurance. However, if responsibility for the walk rests with a separate organisation, then the Ramblers insurance cover will not apply.

When individuals, areas or groups collaborate with other organisations in this way, we strongly recommend that the question of responsibility and insurance cover is discussed and clarified explicitly beforehand. As a charity ourselves, it is Ramblers policy not to enter into walks that have the primary purpose to raise funds for another organisation.

Yes, as long as the trip meets the three basic insurance requirements. The trip must be:

* an official Ramblers activity 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

Trips including group walks and 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.

Cover is worldwide EXCEPT for USA and Canada in most cases. However, this is liability cover ONLY and does not apply to lost luggage, cancelled trips, personal accident or
medical cover. You should arrange your own individual cover for these contingencies.

Personal accident cover is only available for volunteers undertaking practical work to maintain or improve paths and rights of way (path maintenance volunteers and path wardens). The age limit for such cover is 80 years. To be covered, the GB Office will need to know who the volunteers are in advance of the activity.

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 caused by the dog, the dog owner will be liable, not the Ramblers. For safe and happy walks, and to avoid causing problems for others, we would encourage dog owners to take a look at the [**Dog Walking Code**](https://www.ramblers.org.uk/advice/safety/dog-walkers.aspx) which has guidance about walking with dogs in the countryside.

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**](https://www.ramblers.org.uk/volunteer-zone/support-and-development/volunteer-toolkits-alphabetically-sorted/safeguarding-children-and-vulnerable-adults.aspx) for further guidance.

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 memberor on one of three taster walksand 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 will be covered by the insurance. A professional carer is expected to be covered under their employer’s liability insurance. Please refer to the [**Safeguarding Toolkit**](https://www.ramblers.org.uk/volunteer-zone/support-and-development/volunteer-toolkits-alphabetically-sorted/safeguarding-children-and-vulnerable-adults.aspx) for further guidance.