



Walk Leader

Insurance Fact Sheet

The Ramblers provide liability insurance to cover everyone on a group walk, and personal accident insurance to cover the walk leader.



All volunteers must have their volunteer role recorded with us.

If you'd like to record a new volunteer role within your team, please use the webform on the **Volunteering** page of the Ramblers website.

When you're leading a walk, make sure you're covered by our insurance by meeting these conditions:

- You must be a Ramblers volunteer to be a walk leader.
- Your walk must be part of your group or area programme – speak to your walks programme coordinator to let them know about it.
- Your walk must be publicised in advance in at least one of these ways:
 - On your group or area website
 - On the Ramblers website and app via Walks Manager
 - In a printed programme
 - On a public social media page (not a closed or private page)
- You must assess and mitigate risks on your walks
- If the walk is organised with another organisation, you need to decide in advance which organisation is responsible for providing insurance. The walk will only be covered by our insurance if it's advertised and run as a Ramblers event.
- If there's an incident on the walk, you must report it using an incident report form.



There are also a couple of things that we strongly recommend:

- Carry out a recce of the route. Our insurers request that all activity is risk assessed. On your recce, consider the risks from any hazards and the actions that you will take to keep people safe. The insurance will cover you while you do the recce. If you can't do a recce, you must still take time to assess the risks.
- Appoint a backmarker to look out for people at the back of the group and make sure no-one gets left behind. Backmarkers must be Ramblers members.

What is considered a 'walk'?

Our insurance covers you for walking activities (including scrambling) on terrain where a rope would not be required except in an emergency. Climbing activities, including pitched climbing using ropes, are not covered.



The use of equipment such as crampons and ice axes for safety reasons are covered if you're walking somewhere that could be traversed safely without them under normal ground conditions.

Related guidance:

Your Guide to Ramblers Insurance

- This guide explains in more detail who and what is covered by our insurance.