

FACT SHEET No. 2

LEGAL LIABILITY INSURANCE

This is one of the two Insurances provided by the Scout Association. The other is Personal Accident Insurance for which a separate Fact Sheet (No. 3) is available. Premiums for both Insurances are paid by Headquarters and taken from the Annual Subscription.

The Policy covers the Legal Liability:- of all Leaders and Persons authorised to be in charge of or to assist with Scout activities, against claims made by: - Members under their control, or their parents/guardians, or by third parties, alleging legal liability arising out of accidents occurring during any authorised Scout activity. Legal costs for the defence of such claims are included.

It extends to properly organised and authorised activities abroad, as well as to British Scout Leaders who assume temporary responsibility for parties of foreign Scouts visiting the British Isles to participate in Scout activities organised by a British home unit.

The Policy also extends to indemnify those responsible for the organisation and running of Scout fund raising events and covers the property owner's liability which rests upon any Scout authority which owns, or is responsible for the upkeep of, land and/or buildings. Except for liability accepted under any agreements - any indemnity agreements should be submitted to Unity (Scout Insurance Services) at Lancing before proceeding with the arrangements, or signing agreement of indemnity.

EXCLUSIONS:

The ownership and/or driving/piloting of Motor Vehicles, Aircraft, Gliders.

Liability arising out of the ownership or operation of boats other than manually propelled craft.

Bungy Jumping and Banana Boating

If any of these activities are being considered prior notice should be given to Unity (Scout Insurance Services) at Lancing who will advise of possible insurance coverage and requirements. Irrespective of the above, POR requires that Headquarters should be notified, in advance, of Flying, Gliding, Ballooning, Hover crafting, Karting and Tree Felling/Lopping close to buildings or public thoroughfares.

Every Leader or Instructor is expected to operate the rules for sailing, canoeing, rock climbing, abseiling, mountaineering, parascending, building and operating aerial runways and other adventurous activities. The Association's schemes of authorisation must be used (POR Chapter 9).

If abseiling or aerial runway activities are to be included as an attraction at a public event, then they must be used only by properly supervised Members of the Movement or other permitted persons (as defined in POR 9.41) as a form of display or demonstration. In any situation The Scout Association's Aerial Runway Code must be fully complied with and of course, the use of climbing walls or abseiling must comply with the appropriate activity rules (POR 9.34).

Notifying Accidents: Any occurrence likely to produce a claim under this insurance must be immediately advised to Unity (Scout Insurance Services), Suites 10 & 10a, The Quadrant, 60, Marlborough Road, Lancing Business Park, LANCING, West Sussex. BN15 8UW Telephone 0845 0945 7021:
Email: info@unityins.co.uk

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