

## Affiliation with Mountaineering Scotland

As members of an unincorporated association, club officials and members are potentially personally liable for damages. Without appropriate insurance, the Club would not be able to run any of its activities (including the touring programme and training events).

Clubs normally affiliate with a national governing body for reasons of shared purpose, governance and to secure club liability insurance. Until now, we have been affiliated with Snowsport England (SSE), the national governing body for English skiing, but we were informed 22<sup>nd</sup> October 2019 that its insurance would no longer cover off-piste skiing or ski touring and that therefore the Club's affiliation to SSE would no longer provide suitable insurance cover for the Club.

Without appropriate insurance, we would simply not be able to function as a ski touring club. Having looked at a variety of options including Incorporation and bespoke insurance it became clear that in practice, the only available way of securing adequate club insurance was to affiliate with a national mountaineering governing body, such as the BMC or Mountaineering Scotland. Both offer the same combined liability insurance for clubs with the same broker and underwriter.

We have decided to affiliate with Mountaineering Scotland, largely based on a sense of shared ski mountaineering purpose, in that the Club recognises that Mountaineering Scotland offers a close fit to our strong Scottish programme and gives the Club a better opportunity for supporting and promoting ski mountaineering in Scotland and worldwide.

Mountaineering Scotland and Ski Touring – see website:

<https://www.mountaineering.scot/activities/snowsports-touring>

Mountaineering Scotland has a strong presence in the development of ski touring in Scotland and has recently formalised the Scottish Ski Touring Advisory Group as well as working with partners to provide mountain safety information, training and resources specifically aimed at snow sports. Mountaineering Scotland also offers the Club support in its governance, guidance on risk assessments, legal advice, and help with marketing and promotion.

For individual members, the ESC affiliating with Mountaineering Scotland brings several key benefits:

- Insurance – members benefit from personal Combined liability insurance for their mountaineering activities worldwide, though members still need to arrange their own personal accident, rescue, travel and medical insurance. Mountaineering Scotland members can also apply for BMC travel insurance and other financial services.
- Training Courses - access to Mountaineering Scotland's popular programme of affordable summer and winter mountain skills courses, ranging from navigation to scrambling, first aid to avalanches.
- Huts - access to mountain huts and their facilities in all the main mountain areas of Scotland. Some accept individual bookings, others just groups.
- Discounts – through Mountaineering Scotland members of clubs can gain discounts at 100s of outdoor shops, places to stay and other useful services.
- European Huts Reciprocal Rights Card - membership of Mountaineering Scotland entitles you to purchase a reciprocal rights card from the BMC, giving discounts on many huts owned by European Alpine Clubs.

For full details on these and other benefits see website

<https://www.mountaineering.scot/clubs>

## Club Combined Liability Insurance:

Affiliation with Mountaineering Scotland gives the Club Combined Liability Insurance against the consequences of claims against its officers, committee members and club members for injury, financial loss or damage to property, where negligence occurs.

The Club's activities, including tours worldwide, UK meets, evening lectures and training events, will now be covered by comprehensive third-party liability insurance. This Combined liability insurance includes cover for:

- Legal Liability following negligence, nuisance or trespass;
- Public Liability (Third party Liability) arising from injury or damage to other persons or their property;
- Professional Indemnity covering injury following advice by an individual or club member;
- Directors and Officers Cover for decisions made by the Club Committee;
- Libel and Slander cover; and
- Cover for liability arising from abuse and the Club's failure in its duty of care.

Full summary details of the policy can be accessed via

<http://www.mountaineering-scot-insurance.co.uk/uploads/documents/mountaineering-scot-insurance//Mountaineering-Scotland-Clubs-Policy-Summary-2019.pdf>

Members taking part in Club activities and other mountaineering activities (apart from piste skiing) will be covered by this combined liability insurance worldwide. **However, in addition, all members participating in Club tours will still need to have their own personal accident, rescue and medical insurance.**

Some specific points to highlight:

- **Age limit** – there are no age limits to the policy
- **Activities covered:**
  - Mountaineering activities: **Winter and summer mountaineering, ski mountaineering, ski touring, skimo racing**, scrambling and via ferrata. Rock climbing, bouldering, climbing on artificial climbing walls (indoor and outdoor, including competition climbing), using climbing specific training apparatus (campus and finger boards) in public climbing wall facilities, route setting, abseiling. Hill walking, low-level walking, guided walks, fell and mountain running, navigation, orienteering, gorge-walking, canyoning and camping. Tyrolean traversing, coasteering, slack lining (excluding high lining), emergency first aid in the outdoors and dry tooling.  
**Note: club members are covered for these activities whether undertaken as part of a club meet or on an individual / personal basis**
  - Secondary activities (i.e. activities which are not be the main activities of the Club). These include cycling, mountain biking, canoeing, kayaking, caving and potholing.  
**Note: club members are covered for these activities in the context of club meets only**

- **Excluded activities –**  
**Downhill piste skiing is not covered** and individual member might wish to organise 3<sup>rd</sup> party liability cover for on piste skiing, either through their personal travel insurance or by including the insurance offered when purchasing a lift pass. The exception to this exclusion would be if someone is skiing to reach the start of a ski touring route or allowing an on-piste finish at the end of a route.
- **Geographical cover**  
**Cover is applicable worldwide, subject to the exclusion of any legal action brought against the insured in a court of Law within the USA/Canada.** This does not mean that activities in the USA/Canada are excluded, simply that legal actions brought in the USA/Canada are excluded.
- **Residency requirement**  
**Limited to residents of the British Isles whether UK citizens or not.** Residents outside of Great Britain and Northern Ireland, Isle of Man, Channel Isles, Republic of Ireland and British Forces posted Overseas are excluded from the policy. Any member permanently living abroad is not covered because the policy is subject to UK jurisdiction and the underwriters will not extend cover to permanent overseas residents. Overseas members will therefore not be affiliated with Mountaineering Scotland and will pay a correspondingly lower club subscription. However, overseas members can continue to take part in all club activities provided they arrange a policy that includes an element of 3<sup>rd</sup> party liability suitable for the club activity. This kind of policy would normally be bought in the country of residence and ideally should have third party liability cover in excess of £2,000,000. Unfortunately, an overseas member even with 3<sup>rd</sup> party liability may not be covered for any leadership or organisational element undertaken on behalf of the ESC; and the ESC might not be covered for an overseas member acting as a club officer or an organiser. It is with regret that overseas members will not be able to act as officers of the club, or to formally “lead” club tours.

If you want to find out more detail about the club insurance provided through Mountaineering Scotland, you may find the following links useful:

<https://www.mountaineering.scot/clubs/advice-and-resources/club-insurance>

and

<http://mountaineering-scot-insurance.co.uk/faqs#FAQ2>

## **Increase in membership cost for 2020/21:**

The affiliation with Mountaineering Scotland starts in December 2019. The added cost of affiliation for the period December 2019 to March 2020 will be £8.25 per member. This cost will be met out of Club reserves.

The club will look at different categories of membership (such as a lower cost, "inactive" member category) and report back to the 2020 AGM with any proposed resolutions.

The affiliation fee for Mountaineering Scotland for 2020/21 is £17.55. Given that this a big jump from the £3 per year Snowsport England affiliation, the cost of ESC membership will

rise by £10 (from £25 to £35) from 1 May 2020. The balance will be met from Club reserves. This increase does not apply to overseas members whose subscription will remain at the existing level.

However, members under the age of 30 will from 2020 pay a reduced subscription of £10 a year.

During 2020, the club will review the structure and level of subscriptions, in the context of the Club's overall financial situation, and depending on the outcome, may bring further resolutions on Club subscription to the 2020 AGM.

Members with multiple affiliations with Mountaineering Scotland need only affiliate once through their primary club and then notify the membership secretary of their other club(s) and reduce the amount they pay to that club / those clubs by the affiliation charge. The same process holds if the member has individual membership of Mountaineering Scotland. Affected members should liaise with the Membership Secretary.

Final - DP 18/12/19