

## **CIVIL SERVICE RAMBLERS DISCLAIMER INFORMATION FOR CLUB MEMBERS**

**The walking undertaken by Civil Service Ramblers involves challenge, which in turn implies an element of risk taking. Participation in the Club's events may also carry some risk. While walks will be led by competent leaders, accidents can happen. Walking, and hill walking in particular, is an activity which carries with it a danger of personal injury or death. Intending walkers should carefully consider this aspect of their involvement before going out on walks. Participants in Club events need also to consider carefully the risks involved. Personal accident insurance will be provided by Civil Service Ramblers<sup>1</sup>, for members going on Civil Service Ramblers walks or participating in Civil Service Ramblers events. Walkers and participants may wish to obtain their own additional personal insurance and cancellation insurance.**

**Civil Service Ramblers holds civil liability insurance.**

**BY SIGNING THE DISCLAIMER FORM ALL CONCERNED WILL BE AWARE OF THE FOLLOWING DETAILS**

- i. You are participating voluntarily in walks/events as an individual.  
You can withdraw from participation in any walk/event at any time.**
- ii. You are under no pressure to go on any of the walks/events organised by Civil Service Ramblers.**
- iii. You will take the advice given by walk leaders/event organisers.**
- iv. You will not be under the influence of Drink or Drugs.**
- v. Public Liability Insurance and personal accident insurance is in place for walks and events organised by the Club.**

---

<sup>1</sup> The benefits are as follows in the event of injuries sustained whilst participating **in organised sports, physical education or recreation activities** held by Civil Service Ramblers: (a) Death occurring within two years of the event - £5,000; (b) Total loss by physical severance or permanent total loss of use of one or more limbs - £50,000; (c) Permanent total loss of all sight in one or both eyes - £50,000; (d) Permanent total loss of speech or hearing in both ears - £50,000; and (e) Other permanent total disablement which prevents the participant following an occupation - £50,000. Compensation shall not be payable for more than one of the results (a) to (e) in respect of any one person insured. The maximum liability is limited to £500,000 for any one occurrence.

- vi. You are over the age of 18 years/ or you are accompanied by an adult family member of the Club.**

## **THE DISCLAIMER DECLARATION**

**You discharge Civil Service Ramblers or any other individual concerned, of all liability for, or claim or actions arising out of any injuries caused by or in any way related to your participation in walks/events organised by Civil Service Ramblers.**

**You declare that you are participating voluntarily in Civil Service Ramblers walks/events as an individual.**

**You understand that there is an element of danger in participating in these walks/events.**

**You are happy to participate and understand that you can withdraw from participation in any of the walks/events at any time.**

**You are over 18 years of age, or, if you are under 18 you will be accompanied by a family member of the Club, during any walks/events.**

**Useful addresses to obtain additional personal accident and cancellation insurance for rambling and other events include, for example:**

British Mountaineering Council  
177 –179 Burton Road, Manchester, M20 2BB  
Telephone: 0161 4454747

Harrison Beaumont (Insurance Schemes) Ltd, 2 Des Roches Square, Witan Way, Witney, Oxon, OX8 6BE  
Telephone: 01993 700200

NW Brown (Insurance Brokers), Richmond House, 16-20 Regent Street, Cambridge, CB2 1DB  
Telephone: 01223 357131

Perkins Slade Ltd  
3 Broadway, Broad Street, Birmingham B15 1BQ  
Telephone: 0121 698 8000

# CIVIL SERVICE RAMBLERS DISCLAIMER FORM

**CIVIL SERVICE RAMBLERS Member's full name (capitals): .....**

**I hereby discharge Civil Service Ramblers or any other individual concerned, of all liability for, or claim or actions arising out of any injuries caused by or in any way related to my participation in NICSSA Ramblers walks or events.**

**I declare that I am participating voluntarily in Civil Service Ramblers walks and events as an individual.**

**I understand that some of the walks and events can be strenuous and there is an element of danger in participating in these.**

**I am not aware of any medical or other reason why I should not participate (see note 1 below).**

**I am happy to participate and understand that I can withdraw from Civil Service Ramblers walks or events at any time.**

**I am over 18 years of age, or, I am under 18 but accompanied by an adult family member of the Club, during any walks or events.**

**I have read and agree to the above conditions**

**CIVIL SERVICE RAMBLERS Member's Signature: .....**

**Date: .....**

**PLEASE RETURN TO: MR COWAN HIGGINS at his home address(available by email request to [cowan.higgins@gmail.com](mailto:cowan.higgins@gmail.com))**

## **Note 1. Medical condition**

The walking undertaken by Civil Service Ramblers often involves strenuous physical exercise. Members can be exposed to cold and wet conditions and will need to carry a loaded rucksack on their backs for several hours. Members should seriously consider their personal health and fitness before undertaking walks. Anyone suffering from or ever having suffered from any medical condition, illness, injury or allergy, or who is pregnant, should consult their doctor regarding the suitability of their participation. Members with concerns should only walk following positive advice from their Doctor and should make their condition known to the Walk Leader before each walk commences.