

Insurance matters

Dear member,

We have recently upgraded our insurance arrangements, as our previous cover was a poor fit for our activities.

This is “public liability” insurance, not personal accident insurance. It provides “third party” cover in the event of damage to property, or injury, resulting from negligence.

The insurer requires that we have a mechanism to record significant incidents. Those members who lead for Ramblers will know that Ramblers have recently introduced a (6-page!) Incident Form, for insurance and risk management purposes. The form we have developed is designed to be more user-friendly. Guidance on what kinds of incident should be reported are included on the form.

We hope that users will find this tool useful for recording untoward events. Legal action can often be initiated many years after an event, when memories of the incident itself (let alone the fine details) are hazy. A clear account written at the time (or as soon after as possible) can be worth its weight in gold.

The form is attached. It will also be uploaded to our website. Suggestions for improvement are always welcome.

[Link to 'GGWC Incident Reporting Form'](#)

Car Insurance

As a separate issue, a query was recently raised about whether accepting a contribution to petrol costs might invalidate your motor insurance. It appears to be standard practice in the insurance industry that such contributions are entirely acceptable, as long as the driver is not making a profit. If in doubt, check with your own insurance documents.

Ratified by GGWC Committee 12/4/19.