



## Get Ireland Walking Initiative Insurance Cover

The Get Ireland Walking Initiative has put in place an insurance scheme for registered **volunteer** walk leaders and walking group co-ordinators. The scheme aims to provide an appropriate level of protection and peace of mind for people leading or organising group walks.

### **Insured by?**

The Get Ireland Walking Initiative Insurance Scheme is provided by Lloyds through O'Driscoll O'Neill ([www.odon.ie](http://www.odon.ie)) brokers.

### **Who is covered under the Get Ireland Walking Initiative Insurance Scheme?**

Once a walking group's request to register with Get Ireland Walking has been approved and the names of volunteer walk leaders and co-ordinators have been submitted to Get Ireland Walking, the insurance cover will be put in place (except for those groups that choose to opt out). The insurance will apply to the named volunteer walk leaders and group co-ordinators.

### **Type of cover provided?**

The Insurance Scheme provides €6,500,000 in public liability cover.

The Public Liability cover protects volunteer walk leaders and group coordinators in the event that a legal claim is brought against them alleging negligence on their part when leading or co-ordinating a group walk.

The policy gives protection to the individual volunteer walk leaders and group coordinators in the case of a claim being made against them by a third party, such as a member of the public or a walker.

For a claim to be successful, the claimant must be able to prove negligence.

Incidents will be considered on a case by case basis by the Insurer.

### **Insurer stipulations**

- This cover is limited to public paths; public roads; lowland walking trails and looped walks **below 300 metres**.
- Cover operates on a basis of 1 leader to a maximum of 25 participants.

### **What the Insurance Scheme does not cover?**

The Get Ireland Walking Initiative Insurance Scheme does not cover volunteer walk leaders and group co-ordinators for the following non-exhaustive list:

- Personal accident and medical cover
- Motor cover
- Activities other than those connected with the Walking Group
- Claims arising from walks held prior to registration with Get Ireland Walking.

The Insurer strongly recommends that the guidance provided by Get Ireland Walking (log onto [www.getirelandwalking.ie](http://www.getirelandwalking.ie)) be followed when leading group walks.

### **Frequently Asked Questions:**

#### **What incidents should I report to the Insurer?**

There is no simple rule about this: use of judgement and common sense is required. As a general guide the Insurers don't need to know about minor incidents that don't result in injury. Nor do they need to know about incidents where the injury is minor or trivial.

They do need to know about incidents that might give rise to a claim. Listed below are some examples where an incident should be reported:

- Emergency services called
- Urgent medical help required
- Outside help needed to get someone to safety
- A death
- Incidents involving significant loss or damage to property.

#### **How do I report an incident?**

The volunteer walk leader should complete an accident/incident report form. Copies of this form are available to download from [www.getirelandwalking.ie](http://www.getirelandwalking.ie)

An accident/incident should also be reported to Get Ireland Walking by email to [info@getirelandwalking.ie](mailto:info@getirelandwalking.ie).

#### **What cover do walkers in the group have?**

The scheme does not provide member to member public liability cover or personal accident cover.

The Get Ireland Walking Initiative Insurance Scheme provides for cover in the event of an accident due to proven negligence on the part of the volunteer walk leader and/or group co-ordinators.

**Does the Insurance scheme stipulate a ratio of volunteer walk leaders to walkers?**

Currently the insurance has stipulated a ratio of 1 leader to a maximum of 25 walkers. However, Get Ireland Walking strongly recommends that every group walk has at least two leaders per group (up to a max of 25).

**Does the Insurance stipulate a maximum distance for walks?**

There is no stipulation on the maximum distance for walks. Get Ireland Walking recommends that groups provide walks that are accessible for people with low levels of physical activity. We also advise that walk leaders make sure that everyone knows the distance and terrain the walk will cover and the pace of the walk to enable people to make the decision as to whether they will be able to manage the walk.

**Does the Insurance scheme cover organised walking events and festivals?**

The policy does extend cover for a registered walking group's own walking event oriented towards growing local participation in walking.

A walking festival is not covered.

For the purposes of this insurance scheme, an event is a walking event that would be delivered for the benefit of the local community to encourage participation in walking whereas a festival is more a kin to a service for tourism. The difference is slight but important.

**Does the Insurance scheme cover a night walk?**

Yes, once the walk complies with the above.

Get Ireland Walking would strongly recommend that a risk assessment be conducted taking the conditions of night time walking into account and, in particular, where participants will walk on the road or on uneven ground.

**Does the Insurance scheme cover other physical activities e.g. jogging and running?**

No.

The Get Ireland Walking Initiative Insurance Scheme only covers 'walking'.

**Does the Insurance stipulate an age limit for walkers?**

No. All walkers should be reminded to take responsibility for their own health and ensure that they are fit and well enough to participate. Get Ireland Walking recommends that people that have been diagnosed with a chronic condition such as diabetes, heart disease, osteoarthritis or

have symptoms such as chest pain or pressure, dizziness or joint pain, talk to their doctor for advice on getting active and managing their condition.

Walk Leaders should make sure that everyone knows the distance and terrain the walk will cover to enable people to make the decision as to whether they will be able to manage the walk.

Get Ireland Walking suggests that children and young people be welcomed to join walking groups, but they must be accompanied by a responsible adult.

### **Does the cover apply where a group is using the grounds of a local club?**

Cover is provided for walking on public paths; public roads; lowland walking trails and looped walks below 300 metres. The Insurance scheme has not made any stipulations in relation to routes on privately owned land, which presumably includes the grounds of local sports' clubs. Get Ireland Walking strongly recommends that walk leaders and/or coordinators discuss this with the relevant land owners / local clubs.

If a local club is setting up a walking group to walk within their own grounds, Get Ireland Walking recommend that they check their own insurance, as most organisations and clubs will have appropriate cover for activities held on their premises. The Get Ireland Walking Initiative Insurance Scheme will complement this as it will provide additional peace of mind for the volunteer walk leaders when leading a group walk on their own premises or on other routes.

### **Is Walk Leader Training a requirement of the Insurance?**

Currently the insurer has no stipulation in relation to training requirements for volunteer walk leaders and group coordinators. Get Ireland Walking strongly recommend that people taking on the role of volunteer walk leader and/or group coordinator do access training. Further details on training can be obtained on [www.getirelandwalking.ie](http://www.getirelandwalking.ie). We also strongly recommend that you read the Starter Guide for Walking Groups (<http://user-59513823476.publ.com/Get-Ireland-Walking>) and use the forms for group walks provided on the Get Ireland Walking website. Basic rules of the road should also be followed at all times.

### **Is First Aid Training a requirement of the Insurance?**

Currently the insurer has no stipulation in relation to training requirements for volunteer walk leaders and group coordinators.

While walking is a very low risk physical activity, injuries can occur.

Contact your Local Sports Partnership to find out about first aid training in your area.

Walkers should be reminded that a person's own health is their own personal responsibility. Walk Leaders or other volunteers are not there to assess walkers health or provide medical intervention should things go wrong. All volunteers are expected to reasonably do is call the

emergency services (999 or 112) should something go wrong. Any administration of first aid will be at the judgement of the individuals present and limited to their own knowledge, capacity and / or confidence.

**Is it mandatory for volunteer walk leaders to carry a first aid kit?**

No, currently the insurer has no stipulation in relation to carry a first aid kit.

**Does the insurance policy have any stipulations in relation to footwear?**

Currently the insurer has no stipulation in relation to footwear. Get Ireland Walking strongly recommend that all walkers wear sturdy, comfortable shoes or trainers. If a walker insists on attending a walk without proper footwear (or no footwear) please advise them that it is not recommended and they must take responsibility for their own participation.

**Where can I access additional cover for my walking group?**

For cover beyond the scope of this scheme you should contact an insurance broker. Members of Mountaineering Ireland ([www.mountaineering.ie](http://www.mountaineering.ie)) benefit from an extensive insurance policy (hillwalking, climbing, etc.), including €13 million of public liability cover, directors' and officers' cover and limited personal accident cover.

**Additional Questions**

If you have any other questions that are not answered please contact [info@getirleandwalking.ie](mailto:info@getirleandwalking.ie).