



Ramblers Group Walks

Risk assessments and insurance – Frequently Asked Questions (FAQs)

Introduction

Thanks again to everyone that has supported the introduction of changes to risk assessments on group walks.

We hope these updated FAQs, together with [Tanya and Rebecca's statement](#), provide the detail you need to support members and volunteers in their use of risk assessments across your area.

Many of the FAQs have already been shared with volunteers, however in response to your feedback we have added more detail to cover topics such as walk leader liability and the implications of not completing a risk assessment. Our insurance brokers have also contributed to these FAQs and provided a [supporting statement](#).

Our 14,000 Walk Leaders are amazing and enable thousands of people to get outdoors and experience the joys of walking. We continue to work hard and prioritise support for these volunteers who are the front face of the Ramblers. Where appropriate please do share these FAQs, as well as signpost walk leaders to upcoming events and other recently developed resources across the Ramblers. These include -

- **Walk Leadership Foundations** – [e-learning course](#)
- **Walk Leader Conversations** – sessions for walk leaders to share their ideas and experiences planning and leading group walks . All upcoming events are in the **Activities** section, or your **Calendar**, [on Assemble](#).
- **Sessions for new & aspiring Walk Leaders** - to find out more about the role, the support available and hear from an experienced walk leader.
- Further resources within the document hub on Assemble

We are committed to working with you to improve our communications, as well as explore options to support the online storage of risk assessments and further improvements to the template itself.

If you have further questions on the practical use of risk assessments and insurance cover please get in touch as we will improve and update these FAQs over time.

Thanks again for your support

Ramblers Operations & Area Support

Risk Assessments

<p>1. Do we need to do a risk assessment for every group walk?</p>	<p>Yes – you must complete a risk assessment for every group walk.</p> <p>There are two steps to completing the risk assessment:</p> <ul style="list-style-type: none">• Identify potential hazards on your walk. We've added some categories to help guide you – but not all the sections will be relevant to every walk.• Identify the steps you can take to minimise the risk of those hazards. <p>Please use our template to record your planning – most walk leaders choose to do this on the recce. It should not take long (approx. 10 – 15 minutes) to complete.</p> <p>We need to keep a copy of the risk assessment for three years – either as a paper copy or online. Walk leaders can keep this, or you can nominate someone in your group.</p>
<p>2. Why do we need to do a risk assessment?</p>	<p>Completing a risk assessment is a core part of Ramblers best practice and is a requirement of our insurers. Please see the supporting statement from our insurance brokers Howden.</p> <p>Walking is an inherently safe activity, and we all want it to be as fun and easy as possible for walkers and walk leaders. The Ramblers has some of the most experienced walk leaders across Great Britain and we know that they take the reasonable steps necessary to ensure that walkers are welcomed and safe on each walk.</p> <p>We have had a number of incidents reported over the years, with only a few resulting in an insurance claim. As well as helping to ensure and evidence that the activity is delivered safely, recorded risk assessments perform a crucial role in allowing our insurers to handle any claim efficiently and accurately. Without a risk assessment, a claim could be refused.</p> <p>Undertaking a risk assessment should not take a lot of time – this is a simple record of the previously informal or subconscious risk assessments that walk leaders already carry out as part of their recce or other planning activities, and is all part of how together, we manage risk.</p>
<p>3. Does a risk assessment make the walk leader liable for anything that goes wrong on the walk?</p>	<p>No. Most of our walks are incident-free, and claims arising from incidents on walks are very rare. The vast majority of incidents that do occur are resolved without any blame.</p> <p>However, in the unlikely event that something goes wrong on the walk, and someone is injured, or property is damaged, it's possible that the injured party might decide to sue the Ramblers, the walk leader, or another walker – depending on who they feel is to blame. This has always been the case, and it's why we have insurance in place to protect our walkers and walk leaders.</p>

	<p>Doing a risk assessment doesn't make the walk leader more liable for anything that goes wrong on the walk. By doing a recce and filling in a risk assessment, you are helping to demonstrate that you've prepared for the walk and thought about possible risks in advance. If anything does go wrong, it's good evidence that you were acting responsibly and doing the right thing, and it's less likely a claim would be successful.</p>
4. What if something happens that wasn't included on the risk assessment?	<p>We know that it's not possible to plan for everything, and the risk assessment isn't trying to catch anyone out. All we ask is that you do your best to think about the risks and record these on the risk assessment.</p> <p>If something happens that wasn't included on the risk assessment, walk leaders would still be covered by our insurance, as long as your actions weren't deliberate or reckless.</p>
5. Do I need to do a recce?	<p>We recommend that you do a recce for every walk, as close to the date of the walk as possible.</p> <p>You can use your recce to assess any hazards and plan the steps you will take to reduce any risks that you identify. For example, planning escape routes in case you need to cut the walk short, checking for phone signal and finding where the group will stop for rest breaks.</p>
6. What if I can't do a recce – do I still need to do a risk assessment?	<p>Yes. We strongly recommend you do a recce for every walk, but we recognise that this may not always be possible.</p> <p>If you can't do a recce, you must still complete a risk assessment. Use maps, guidebooks or online tools to carefully plan your walk, identify potential hazards, and make a note of any actions you will take.</p> <p>You should also think about how you will manage risks that you can't easily foresee – for example if a path is blocked on the route.</p>
7. What do we do with the risk assessment once it's completed?	<p>We need to keep a copy of the risk assessment for three years – either as a paper copy or online. Walk leaders can keep this, or you can nominate someone else in your group to do this. You don't need to send a copy to the Ramblers offices.</p> <p>We are exploring options to improve our approach to storing these and will share and discuss ideas with area volunteers and walk leaders over the next few months.</p>
8. Why do we need to keep the risk assessments for three years – it was only 1 year before?	<p>The change from one to three years was advised by our insurers, in line with the limitation periods on personal injury compensation claims within the UK.</p>

<p>9. Was the risk assessment template developed by the Ramblers or the insurers? Will you be looking to review this?</p>	<p>The template was developed by the Ramblers to meet our insurance requirements. The insurers provided feedback and approved our approach.</p> <p>To support our approach, we spoke to several volunteers, including walk leaders, and also liaised with other organisations.</p> <p>In line with all our guidance and templates we will review the risk assessment template over the next year to ensure it continues to capture the appropriate risks and supports the Walk Leaders as part of their planning.</p>
<p>10. The template is not detailed enough to be a true assessment of risk</p>	<p>We have deliberately kept the template simple and appropriate for the types of activities we deliver. Our insurers recognise that we are a charity with all activities delivered by volunteers and that walking is inherently a safe activity – so are happy with the approach being taken.</p> <p>If you feel you need to expand on or have additional hazards or items to include on your risk assessments, please do so.</p>
<p>11. Can we include a disclaimer or tell walkers that they are walking at their own risk?</p>	<p>We don't recommend telling walkers that they walk at their own risk, since it's unlikely to be helpful in the event of an incident and might put people off from walking with us. We still have a duty of care to everyone on our walks, and a waiver or disclaimer doesn't remove this.</p>
<p>12. Are you going to provide additional training to support Walk Leaders to use risk assessments and / or encourage sharing of best practice?</p>	<p>Yes. Managing risk is an important part of our training and support for Walk Leaders. It is included within the Walk Leadership Foundations course and in other supporting guidance.</p> <p>We have also established a series of Walk Leader Conversations (see links within the intro) to help share good practice on a number of topics.</p> <p>We recognise that there is a huge wealth of knowledge and experience across our fantastic Walk Leaders and are keen to find new and innovative ways to help share good practice and facilitate conversations between new and existing leaders.</p>
<p>13. Are risk assessments standard practice across other organisations?</p>	<p>Risk assessments are standard practice for organisations that deliver any outdoor activity which is open and accessible to the public.</p> <p>We have liaised with a number of organisations to understand and learn from what they do – these included the U3A, National Trust, British Mountaineering Council, Paths for all, LDWA, Sport England and sportscotland.</p>
<p>14. Can you give us more notice when similar changes are made?</p>	<p>We started communicating about changes to risk assessments back in June and have had several conversations with walk leaders and volunteers about the need for these to be completed.</p> <p>We do however recognise that more could have been done to work with area leaders at an earlier stage to ensure they feel confident to</p>

	support their groups and other volunteers. We are sorry that we haven't always got this right and are committed to improving how we work with you in the future.
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Insurance

<p>15. Who is covered by the Ramblers insurance?</p>	<p>The Ramblers provides two types of insurance to protect our members and volunteers in case anything goes wrong during a Ramblers activity.</p> <p>Liability insurance - this provides cover for damages or legal costs if someone is injured, or property is damaged because you did something wrong – as long as your actions weren't deliberate or reckless. This covers both members and volunteers.</p> <p>Personal accident insurance - this can provide insurance to you or your family in the unlikely event you're seriously injured while volunteering for the Ramblers. This is just for volunteers.</p> <p>To understand who is volunteering with the Ramblers we ask that every volunteer is recorded on our volunteering website Assemble.</p> <p>For further information on the conditions of our insurance please refer to these two guides which have been produced together with our insurance brokers. They are both on Assemble together with the insurance summary and certificates –</p> <ul style="list-style-type: none"> - Your Guide to Ramblers Insurance - Walk Leader factsheet
<p>16. Would a walk leader be covered by the insurance if they have not completed the risk assessment?</p>	<p>Completing a risk assessment is a core part of the Ramblers best practice and is a requirement of our insurers.</p> <p>A claim could potentially be refused by our insurers for deliberately failing to undertake and record risk assessments or deliberately failing to follow the guidance. This would leave the individual walk leader/group exposed to managing a claim, legal defence costs and any award without insurers support.</p> <p>As well as helping to ensure and evidence that the activity is delivered safely, risk assessments perform a crucial role in allowing the insurers to handle claims efficiently and accurately. Whether that is to mount a strong and robust defence of potential claims or to ensure swift settlement if liability is confirmed.</p> <p>In the unlikely event that something goes wrong, and it results in a claim then the individual circumstances will be looked at. Without the written risk assessment, insurers are reliant on witness evidence, which will likely be challenged by a claimant. A risk assessment written and recorded prior to the activity is much more robust protection for Walk Leaders and the Ramblers as a whole.</p>

	Failing to produce a written risk assessment to support the defence could result in insurers being unable to defend the allegation of negligence.
17. Does non-completion of the risk assessment invalidate insurance cover?	Whilst the non-completion of risk assessments would not necessarily invalidate the policy, a claim could potentially be refused by Insurers for deliberately failing to undertake and record risk assessments as the Insurers expect risk assessments to be undertaken and recorded, in line with Ramblers best practice guidance.
18. If someone makes a claim - how does the insurance company know that the Walk Leader hasn't just made up the Risk Assessment retrospectively?	<p>The basis of insurance contracts are reliant on utmost good faith.</p> <p>Deliberately giving false information, fraud, may result in insurers</p> <ul style="list-style-type: none"> . terminating the policy, . refusing to make any payment under the policy in respect the claim or loss after the date of any fraudulent act or claim or . reimburse all payments already made by the insurer <p>In the unlikely event of a claim then the insurers would gather information from all parties involved. Understanding whether the walk leader was aware of the risks and had planned appropriate mitigations would be part of this approach.</p>
19. If a Walk Leader can produce a completed Risk Assessment, would this mean that the insurance will protect them from subsequent litigation for negligence?	Completing a risk assessment does not guarantee protection from litigation for negligence. However, having a written record of steps taken to manage risk will support any defence needed in the unlikely event of a claim being made.
20. What are the arrangements with our insurers?	<p>We review our insurance policy on an annual basis. The insurance policy is our contract with our insurers.</p> <p>As part of the contract, we are required to present the risks to the insurers and agree appropriate procedures to manage the risks. These procedures include risk assessments being undertaken for Ramblers activities and records being available. The insurers accept to insure our activities on the basis that these procedures are in place.</p>
21. Can we look at an alternative insurance provider or renegotiate our insurance policy to avoid having to undertake risk assessments?	<p>We review the insurance policy every year, to make sure that it meets our needs as an organisation. This includes considering other insurers.</p> <p>Our current insurers have confirmed that risk assessments are standard practice to manage this sort of risk. This has also been confirmed through conversations with other insurance brokers.</p>