

A Guide to Outdoor Activity Insurance:

Five things to look for

Outdoor and adventure activity centres need appropriate specialist insurance. Unfortunately, tucked into the small print not all insurance policies are the same. Here are five things to look out for when purchasing insurance for your business:

1. *An insurance policy that covers the activities you do now and those you might do in the future - If your business wants to expand its activities or add new items of equipment you need an insurance company that will not dictate to you what you can or cannot do. A decent outdoor activity insurer should be flexible and have a good understanding of adventurous activities. If your risk assessment and qualifications say an activity is OK then so should your insurer.*
2. *Insurance for the advice and training your centre gives - A standard public liability insurance policy will not cover you if your business gives training or advice to a customer who subsequently goes away and injures themselves or someone else. An indemnity for instruction extension or a professional indemnity policy can give this additional cover.*
3. *Proper insurance cover for outdoor activity equipment - You will probably insure your kit and equipment but unless you specifically request it the cover will be restricted to theft or damage at your premises. This may be further restricted so items are only covered whilst they are inside a locked building. Most centres actually need a policy that will cover equipment in the open, in transit and at sites across the UK and perhaps worldwide.*
4. *Compliance with the Package Travel Regulations - If your business organises or supplies trips or tours that last more than 24 hours you may be legally subject to the Package Travel Regulations, Package Holidays and Package Tours Regulations 1992. This may require you to have specialist tour operator's liability insurance, which is designed to give additional protection to clients who are reliant upon you to provide the transport, facilities, activities or food whilst on the trip.*
5. *Health & safety prosecutions - Your liability insurance may protect you if an employee, customer or member of the public makes a claim against your business but will it also give cover if the Health & Safety Executive decide to take action against you? An extension to your liability policy and a Directors & Officers policy could give you this crucial protection.*

If you would like more advice on insurance for outdoor activity and adventure centres please contact Mann Broadbent - we have been specialist in sports and leisure insurance for over 50 years, insuring businesses, individuals and events all over the world. You can contact us either on 01905 612336 or email enquiry@mannbroadbent.co.uk