

CRAVEN MOUNTAINEERING CLUB

'GUESTS' attending CRAVEN CLUB MEETS and BMC LIABILITY INSURANCE

BMC advice is that all attendees of meets should either be a full member or a registered prospective member of the CMC in order that all parties benefit from the BMC liability insurance.

However, it is acknowledged that from time to time a full member may wish to bring a friend or relative on a meet who only wishes to attend on a one-off basis and not become a member of the club. The club is always welcoming to guests, but we would request the member and their guest to note the following:

- The member should inform the meet coordinator in advance that s/he wishes to bring a guest on the meet.
- The member is fully responsible for the guest.
- All other attendees should be made aware that there is a guest on the meet.

A registered prospective member benefits from the BMC Liability Insurance for a three-month period commonly known as a '3-month grace period'. During this period, they are fully covered by the BMC insurance but there is no fee payable.

Three months from attending their first meet, the Craven Mountaineering Club is required to pay the BMC membership fee for the prospective member to ensure that the Liability Insurance cover continues. The New Members' Secretary will advise you of the fee.

All Craven Club members and 'guests' should be aware of the following information regarding BMC Liability Insurance.

• 'Guests' who attend a Craven club meet do not benefit from BMC Liability Insurance unless they are a BMC member through another source. (I.e. a member of another club or an individual member).

• If a 'guest' attending a Craven Club meet, accidentally causes injury to a Craven club member which results in the club member suing the guest, the guest will not be covered by the BMC Liability Insurance.

• The guest will need to rely on other insurance cover, or on personal assets, to settle a claim; otherwise the club member will not receive any compensation for their injury.

<https://www.thebmc.co.uk/members-liability-insurance>

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