



BRITISH CAVING ASSOCIATION

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BRITISH CAVING ASSOCIATION

LIABILITY INSURANCE SCHEME

For the period 1 January 2005 to 31 December 2005

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British Caving
Association

- 1 Q: Who or what is the British Caving Association?
 A: BCA is the successor organisation to the NCA and has taken over NCA's governing body functions (e.g. running the training schemes, liaison with Sports Councils etc.) as well as some of BCRA's national body functions (e.g. insurance). It formally came into being at midnight on 1 January 2004 following resolutions of the NCA SGM on 1 November 2003.
- 2 Q: Who is the underwriter for the BCA insurance policy?
 A; The policy is underwritten by GE Frankona
- 3 Q: What is the policy number?
 A: We do not have the policy number yet. This information will be provided as soon as it is available.
- 4 Q: What does the policy cover?
 A: The policy has been specifically worded to cover all normal activities of cavers and caving clubs, including cave diving and the use of explosives. In short, this scheme ensures that if any one sues you or your caving club, you won't have to pay legal expenses and damages out of your own pocket. Further details may be found in the separate 'synopsis of cover' document.
- 5 Q: Does the policy cover me for medical expenses or rescue?
 A: No, this is not a travel insurance policy.
- 6 Q: What is the limit of indemnity?
 A: The limit of indemnity is £2 million plus legal costs for each successful claim.
- 7 Q: What is the claims excess?
 A: The underwriter is demanding an excess of £5000 on each claim for normal caving incidents, and £10,000 for incidents involving the use of explosives or cave diving. However, subject to available funds, BCA will pay for all but the first £2500 of any claim.
- 8 Q: How can BCA afford to pay part of the excess?
 A: BCA has received guarantees from NCA and an individual which provide a secure sum of £7500 which it can call on to cover such an eventuality. However, BCA will have to review this aspect of the scheme if a claim arises. Although we have the resources to cover at least one claim excess, if multiple claims occur we may have to withdraw this aspect of the scheme.
- 9 Q: Were there ever any claims on the old BCRA policy?
 A: No.
- 10 Q: Does the policy include member to member cover?
 A: Yes, except for activities involving cave diving or the use of explosives.
- 11 Q: ***Is the use of mechanical equipment such as man-riding winches covered?***

- A: Yes, so long as they are subject to adequate inspection and operational procedures.
- 12 Q: Where can I obtain a copy of the full policy document?
A: The full policy document is available for download [here](#)
- 13 Q: Who do I contact if I have any questions or want further information?
A: You should [contact the BCA](#) via the addresses or telephone numbers below. The broker and underwriter will not answer questions directly.
- 14 **Q: *What is the difference between Club members, Member Clubs and Direct Individual members of the PL scheme?***
A: A **Member Club** is a caving club which has joined BCA and has paid for all its members at either the caver or non caver rates. A **Club** member is a member of a Member Club. A **Direct Individual** member is someone who has joined BCA in their own name, and not through a club, by paying this year's Direct Individual subscription of £28 (caving) or £16 (non-caving).
- 15 Q: Will Club members get a certificate to show they are insured?
A: Membership cards will be issued to all individuals with 'caving' insurance whether they are Direct Individual members of BCA or they join through a caving club. The membership card which will give the policy number and details of the insurer.
- 16 Q: How will the cards be delivered?
A: Direct Individual members of BCA will receive their cards through the post. Club members will receive the cards via the caving club through which they pay their caving premium,
- 17 Q: Will photographic membership cards be available?
A: Yes, for a small additional cost.
- 18 Q: What is the cost of the cover?
A: The costs are given on the relevant proposal forms which accompany this sheet or can be downloaded from the website (as above). The basic cost is £18.00 for caving members of caving clubs and £6.00 for non caving members.
- 19 Q: Are there any hidden extra costs?
A: There are some extra costs, although we are trying not to hide them! These include a separate charge for clubs which have huts, and higher rates for individuals who want cover for the use of explosives and for cave diving. There will also be an extra charge for people who want a membership card with a photograph on it.
- 20 Q: Where am I covered?
A: Cover extends worldwide, excluding Canada and the USA, but all cases will be judged only according to English law.
- 21 **Q: *Does the scheme cover Eire?***
A: Yes, but claims will be decided under the law of England.
- 22 Q: Do I have to be a member of a club to get this cover?
A: No, cover is available direct from BCA for individuals.
- 23 **Q: *If some one joins the BCA as a Direct Individual member will there be a membership fee as well as the insurance fee (£6 or £18), and will the individual be liable for the £2500 excess ?***
A: Direct Individual membership of BCA is available for £28 for caving members and £16 for non caving members. For this year at least, the policy excess is £2500 which means anyone making a claim, either as an individual or a club, is liable for at least the first £2500 of the claim. We may be able to change this in future years if the scheme is a success.
- 24 Q: Can I get the cover without becoming a member of BCA?

- A: No, insurance is only available to BCA members. The £18 premium for people who purchase caving insurance via their club includes their BCA membership subscription.
- 25 Q: Can I become a Direct Individual member of BCA without joining the PL insurance scheme?
- A: No.
- 26 Q: ***Can our club join BCA without joining the PL scheme?***
- A: Yes.
- 28 Q: Must a caving club have insurance?
- A There nothing to force a caving club to have insurance, but if it does not its members will be unable to visit caves where insurance is a requirement for access. The insurance also provides protection for members and officers in the event of any third party claim due to their activities and it allows the BCA and other bodies such as the regional councils and access bodies to function. Without insurance, many national and regional activities would be curtailed. Joining the BCA insurance scheme is one way that clubs and individuals can support these activities.
- 29 Q: ***In previous years clubs that were not members of the BCRA had to pay an additional fee (£25 last year) on top of their insurance. Will this apply under the new policy, and if so how much will it be ?***
- A: All clubs which wish to participate in the scheme must be members of BCA, and so they will have to pay to join if they are not already members.
- 30 Q: ***How much does it cost to become a member club of BCA?***
- A: The cost is £15 for 2004, but if you are already a member club of BCRA or NCA then the fee is waived this year.
- 31 Q: ***How do we become a Member Club of BCA?***
- A: Member clubs of BCRA and NCA are automatically Member Clubs of BCA this year. Clubs which are not members of BCRA or NCA and wish to join BCA should include a copy of their constitution and the extra £15.00 membership fee along with their application for PL insurance.
- 32 Q: ***Is there a definition of what constitutes a caving club?***
- A: Yes, although it is intentionally somewhat flexible since it is not BCA's business to tell clubs how they should be structured or run. Contact the BCA membership secretary if you want further guidance on this topic.
- 33 Q: Why should non-caving members of clubs have to pay for insurance?
- A: Non caving members of clubs also benefit from the insurance since it covers non-caving activities such as meetings, conferences, training and other activities. Non-caving club members are at just as much risk from a third party claim as caving members since in law they have joint and several liability for the club's actions. In fact since some of them may be older and possibly richer than their younger and more active counterparts, they may actually have more to lose!

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