

Bat Conservation Trust



Insurance cover for Partner and Network Groups

Partner and Network Groups are covered under BCT's **Public Liability** insurance, also called third-party liability insurance, subject to the stated policy terms and conditions, including compliance with BCT's safeguarding policy. This cover has an indemnity limit of £10,000,000 for any one occurrence or series of occurrences arising out of one event. The insurance considers a bat group to be a "Charitable Organisation working to conserve bats and their habitat through studying, monitoring, and advising on their populations and ecosystems".

To help BCT cover administration costs, we request that bat groups which do not have cover elsewhere, make an annual donation, related to the group's average annual income and relationship with BCT.

Suggested donations

If a group has its own third-party liability insurance independent of BCT's policy, a donation is not requested (on the understanding that, should a claim need to be made, the group would refer to their own policy).

Suggested donations for Partner and Network Groups that do not have separate insurance policies are given in the tables below.

Partner Groups		Network Groups	
<i>Average annual income</i>	<i>Suggested donation towards insurance</i>	<i>Average annual income</i>	<i>Suggested donation towards insurance</i>
≤ £200	£12	≤ £200	£30
> £200 - £400	£30	>£200 – 400	£55
> £400	£55	>£400 – 1,000	£78
		>£1,000	£100

Who is covered under BCT's policy?

- Members of Partner and Network Bat Groups.
- Members of the public taking part in bat group activities in full knowledge of relevant members of the group such as the event leaders.

Eligibility

- Those acting on behalf of the bat group must be doing so in a voluntary capacity, and in the full knowledge of other members of the group.
- Event leaders must ensure that an appropriate **risk assessment** has been undertaken prior to the event, and that all others involved in the event are fully aware of relevant health and safety issues, to ensure the cover is valid.
- Event leaders must ensure compliance with BCT's safeguarding policy.

When does cover apply?

- When members are acting on behalf of the bat group, including underground visits.

What is covered?

- Legal liability for third party injury and damage caused by members of the bat group who are on voluntary bat group business, provided that business is undertaken with the full knowledge of other members of the group.
- Legal liability for third party injury and damage caused by members of the public attending public walks, talks and events organised by the bat group.
- This liability extends to other bat workers taking part in the event (provided those bat workers are members of the bat group).
- Legal costs and expenses incurred in the defence or settlement of any claim under this policy are also insured.

What is not covered?

- Personal accident.
- Loss/damage to equipment, whether personal or owned by the group.
- Work that is done on behalf of a Statutory Nature Conservation Agency.
- Contract work taken privately by the bat group i.e. where a fee is charged (this does not include donations that may be made to the group following or during an event).
- Damage caused by motor vehicles.
- Damage to property owned, leased, hired or loaned by the group.
- Professional Indemnity exposures

Is there an excess?

- Yes, £250 on each and every claim in respect of third-party property damage. The bat group will be responsible for paying this excess should a claim be made.

Notification of incidents

- BCT must be notified, as soon as possible, of any matter that could potentially lead to a claim under the insurance policy.