



Membership & Insurance FAQs

March 2020

1: Who or what is the British Caving Association?

BCA is the successor organisation to the NCA (National Caving Association) and took 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: Who are the underwriters for the member Public Liability insurance?

The cover is underwritten by the following providers:

- Hiscox Insurance (policy number 9545073)
- AIG Europe Ltd (policy number 246515562)
- Sompo (policy number B1161S20T0614)

3: What does the policy cover?

The policy has been specifically worded to cover all normal activities of cavers and caving clubs, and mining history organisations and their members. This includes cave diving and the use of explosives, although please also refer to Q59 to Q61. In short, this scheme ensures that if any one sues you or your club, you won't have to pay legal expenses and damages out of your own pocket. A full copy of the policy wording may be found on the BCA website at: http://british-caving.org.uk/wiki3/doku.php?id=legal_insurance:pl_insurance

4: Does the policy cover me for medical expenses or rescue?

No, this is not a travel insurance policy. The BCA and their insurance broker Howden have worked to create a bespoke travel insurance arrangement for BCA cavers. Please visit www.bcacavingcover.co.uk

5: What is the Limit of Indemnity?

The total Limit of Indemnity is £10 million for each successful claim. The Limit of Indemnity is split as follows:

- Hiscox Insurance: £2m Primary Limit of Indemnity
- AIG Europe Ltd: £3m Excess of Loss Limit of Indemnity
- Sompo: £5m Excess of Loss Limit of Indemnity (excepting USA and Canada)
- Total: £10m Combined Limit of Indemnity (excepting USA and Canada where the limit is £5m)

6: What is the claims excess?

The policy has an excess of £2,500 on each claim for incidents involving cave diving and the use of explosives. However, subject to available funds, BCA will pay that excess on your behalf.

7: How can BCA afford to pay part of the excess?

BCA has sufficient resources as a result of careful stewardship of the PL scheme in its early years. 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.

8: Were there ever any claims on the old BCRA policy?

No.

9: Does the policy include member to member cover?

Yes.

10: Is the use of mechanical equipment such as man-riding winches covered?

Yes, so long as they are subject to adequate inspection and operational procedures.

11: Where can I obtain a copy of the full policy document?

The full policy document is available for download from the BCA website at: http://british-caving.org.uk/wiki3/doku.php?id=legal_insurance:pl_insurance

12: Who do I contact if I have any insurance questions or want further information?

If you have any insurance related questions please contact:

- Jo Dallaway
- Howden Insurance Brokers
- 0121 698 8156
- jo.dallaway@howdengroup.com

If you have any non insurance BCA related queries please contact the BCA via the contact given on the BCA website at: http://british-caving.org.uk/wiki3/doku.php?id=about:contact_bca

13: What is the difference between Club members, Member Clubs and Direct Individual members, for the purposes of Public Liability insurance?

A Member Club is a caving club which has joined BCA and has paid for all its members' subscriptions 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 the applicable Direct Individual subscription.

14: Do Club members get a certificate to show they are insured?

Membership cards will be issued to all individual members, whether they are Direct Individual members of BCA or they join through a caving club. The membership card is evidence that the member benefits from BCA insurance.

15: How are the cards delivered?

Direct Individual members of BCA will receive their cards through the post. Club members will receive the cards via their caving club.

16: What is the cost of joining the BCA?

The costs are given on the relevant forms which can be downloaded from the website at: <http://british-caving.org.uk>

17: Are there any hidden extra costs?

There are some extra costs, although we are trying not to hide them! These include a separate charge for clubs which have huts and/or formal access arrangements for a particular underground site.

18: Where am I covered?

Cover extends worldwide, but all cases will be judged only according to English law. Please note there is an exclusion for claims brought in the USA/Canada above £5m.

19: Does the member policy cover Eire?

Yes, but claims will be decided under the law of England.

20: Do I have to be a member of a club to avail of the membership benefits?

No, an individual can avail of the membership benefits by joining the BCA direct.

21: Can I get the insurance cover without becoming a member of BCA?

No, insurance is only available to BCA members as it is part of the membership benefit package.

22: Can I become a Direct Individual member of BCA without availing of the insurance membership benefit?

No.

23: Can our club join the BCA without availing of the insurance membership benefit?

No

24: Can our club be affiliated to the BCA without obtaining Public Liability insurance?

A club may join as an associate member. As such it will not be a full member of BCA, it will have no voting rights and will not benefit from the public liability insurance.

25: Must a caving club have insurance?

There is 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 BCA and gaining the benefits associated with the insurance scheme is one way that clubs and individuals can support these activities.

26: Is the Public liability policy a member benefit?

Yes. The insurance provided to BCA members is a membership benefit. The BCA do not sell insurance (Hiscox, AIG and Sompo do) nor do they broke the policy (Howden do).

27: How much does it cost to become a member club of BCA?

The cost is based on the number of members the club has. Please see the relevant membership information for the current subscription costs on the BCA web site at: <http://british-caving.org.uk>

28: How do we become a Member Club of BCA?

You join by sending an application to the Membership Administrator. You should include a copy of your constitution along with your application.

29: Is there a delay before we become members once our application is submitted?

If you are applying as a club, your membership will be subject to ratification at the BCA Council meeting following receipt of your application. However, we will consider you to be members from the time that your application is received so your members will be insured from then. In the unlikely event that there are problems with ratifying your membership, we will deal with these as they arise. Individual member applications do not require ratification by Council so individuals will be considered as members from the time their application is received.

30: Is there a definition of what constitutes a caving club?

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 Administrator at membership@britishcaving.org.uk if you want further guidance on this topic.

31: Do non-cavers membership benefits include insurance?

Non caving members of clubs also benefit from the insurance since it covers non-caving activities such as attending meetings, conferences, training and other activities.

32: What defines the difference between a caver and a non caver? Should, for instance, a person who went digging or was involved in water tracing experiments but who never goes underground join as a caver or a non-caver?

The BCA is not in a position to be able to produce a legally watertight definition of who is a caver and who is not.

Generally, a caving activity is one that requires specialist equipment and clothing, however digging and water tracing are also considered by the BCA to be 'caving', even though participants may not go underground. That being the case, those taking part in these activities do need to be recognised as a caver rather than a non-caver.

33: Why the extra contribution for clubs with huts?

That is seen as a fair way of allowing for the extra costs incurred by BCA which apply more to clubs with huts. Should you require a quotation for your clubs hut and property needs please contact Howden Insurance

Brokers as follows: 0121 698 8160 sportsenquiry@howdengroup.com

34: Can a selection of club members decide not to avail of the insurance membership benefit?

No, if the club wants insurance for club risks (e.g. decisions of officers, club meets, etc) then it must declare all members (caving and non-caving) when selecting their membership category, should that category include insurance as a benefit.

35: If my club only pays for its committee members and officers to join BCA, will they then be covered if someone makes a claim against the club?

No. Apart from any legal considerations, this will be seen by BCA as an attempt to avoid paying the true costs of membership by the club concerned and hence an act of bad faith. In these circumstances neither the individuals nor the club will be covered for club risks.

36: Why should club members have to become BCA members in order to avail of the insurance provided?

The insurance provided to BCA members is a membership benefit.

37: Why should I be 'forced' to join the BCA so I can be insured?

There are two reasons. Firstly, lack of a coherent national membership structure was cited as one of the primary reasons why we had trouble in obtaining cover in 2003. Second, regulations regarding the sale of insurance to private individuals make it impossible for organisations like BCA to provide insurance benefits for non- members.

38: Do individuals get a vote at BCA meetings if they are club members?

Yes. All full members of BCA have a vote. This includes club individual members as well as direct individual members and group members. It is only associate members who have no vote.

39: If a club decides to join the BCA, but some members of the club refuse to join BCA, can the club still be a member and avail itself of the insurance benefit?

No. As has already been explained, for a club to join BCA and benefit from the insurance, all of its members must be included, and thus they must all be members of BCA.

40: What business of BCA is it to be telling caving clubs who they can or cannot have as members?

We are not. The whole point about any club, and a caving club in particular, is that the whole is greater than the sum of its parts. However, to gain the benefits that club membership will provide, people must sacrifice a degree of their individuality and autonomy. In the case of a caving club, the degree of sacrifice is a great deal less than in almost any other walk of life, but nevertheless the principle is universal. If the club decides it wants to be insured, then that is presumably because the majority of the members wish it so. This is simply another club 'rule' alongside any other, and if people do not wish to obey the rules that their club demands of them, then they are free to change those rules or to leave the club. This is not a matter for BCA to dictate to clubs, and we are not doing so. Neither is this some perverse decision on the part of BCA; it is simply a natural consequence of the structure of a club.

41: Can club members who go caving opt to pay the higher 'caver' contribution, or pay the non caver contribution and take the risk that they are not covered for caving activities in order to save money?

No. The membership fee charged to each category of membership is calculated to be the fairest way of dividing up the cost of running BCA including the insurance. People who go caving and want to join BCA and gain the membership benefit of insurance MUST join as caving members.

42: How much of the BCA membership fees goes on administration?

This question is essentially impossible to answer accurately because the PL scheme administration is inextricably linked with our membership and publication subscription administration. However, our budget allows for administration costs of about £3.00 per individual member.

43: I am a member of more than one caving club. Do I have to pay a membership fee through each club?

No, you only pay one membership fee to become a member of the BCA, either as a caver or a non-caver. You will need to nominate one of your clubs as the route through which your card should be issued.

44: Two clubs of which I am a member have paid membership fee on my behalf. Can I get a refund?

Yes. Contact the Membership Administrator to discuss the matter.

45: Will BCA contact me if they receive membership fees from me through more than one club?

No. The onus is on you to contact BCA to resolve this.

46: Is there a time limit by which I need to reclaim any duplicate membership fee?

Yes. In order to enable us to properly complete the annual audit, claims for overpayment must be made by the end of February in the year following the year in which the over-payment was made.

47: If the BCA makes a surplus, where will that money be used?

It is used to create a fund from which the claim excess can be paid and to fund initiatives of benefit to the caving community. It can also be used to help reduce the BCA membership fee if the cost of the benefits increase.

48: Is anyone getting paid for dealing with all this?

Yes, the BCA Membership Administrator is paid to do the majority of the leg work. However, all the people who deal with managerial and strategic issues (and to whom the Membership Administrator reports) are unpaid volunteers.

49: What other benefits do I get as a member of BCA?

So far as insurance is concerned, the cover is the same for Club members and Direct Individual members of the scheme but if you join BCA via a caving club, the extra benefits will be very limited in order to try to keep the cost as low as possible. The subscription for Direct Individual members of BCA costs more, but you will get extra benefits including publications and discounts on entrance to the annual conference etc.

50: If a member of our club is a Direct Individual caving member of the BCA does he/she pay anything to the club as a "non-caving" member?

No, members only have to make a single payment to be a member of BCA

51: If a Club caving member joins BCA as a Direct Individual member later in the year, will he/she end up paying twice for membership?

No, they will receive a discount of the fee already paid via the club.

52: How do we insure prospective members (e.g. novices coming on their first caving trip for a taster session)?

Clubs will automatically be covered for prospective members so long as the club have paid their BCA membership/affiliation fee. There is no limit on the number of prospective members a club can take caving in any given year, but, see 58 and 59 below:

53: How long are prospective members covered for?

Cover is given to prospective members to attend up to 4 visits at a club. Upon the 5th visit the member must either join the BCA if they wish to avail of the insurance as a member benefit of joining the BCA, or no longer take part.

54: Will clubs still have to keep records of prospective membership?

Yes. The following information of prospective members must be recorded:

- Names
- Addresses
- Dates they went caving
- Where they went caving

These need to be recorded and sent to BCA at / or before the end of each year.

55: Do guests staying at our caving club have to be considered as prospective members?

No. They need only be considered as prospective members if they actually participate in your club activities or are availing of the taster sessions mentioned previously.

56: Are guests staying at the hut covered by the insurance?

Only in the sense that the club is covered if one of them claims against it. The guests themselves have no cover for their personal liabilities unless they are members of the scheme by another route.

57: If guests attend a club caving meet and they have insurance through membership of another club does this provide cover or do we have to take additional action?

They are covered without further action being taken.

58: Are explosives users expected to pay more?

Explosive users are covered without additional payment, but must belong to the EUG.

59: Are cave divers expected to pay more?

No. Cave divers are covered via their CDG membership.

60: Is the use of Hilti caps covered?

No. While it is an open question as to whether the technique is actually legal or not, the fact remains that the experience to date indicates that the technique is simply not safe enough to be considered as an acceptable risk in the context of caving in general. It may be that individuals have identified equipment and procedures which leave them satisfied that the technique is safe enough for their own purposes, but this is still a long way from being able to accept the risk of a claim from an untrained and inexperienced individual. Over time, we may be able to define procedures, training and equipment which allow the use of Hilti caps to be seen as low enough risk that they can be included in the PL scheme, but this point has not yet been reached and therefore we must regretfully conclude that the scheme cannot cover this activity whoever undertakes it.

61: Does the insurance provided as a member benefit of joining the BCA include cave diving, without joining the Cave Diving Group?

No. CDG is the representative member body of BCA for cave divers. We do not recognise any other body as representing cave divers.

62: What is an 'Access Controlling Body'?

An 'access controlling body' is one which arranges access to a particular site on behalf of the caving and mine exploration community. Such a body may or may not be the freeholder or leaseholder of the property in question.

63: Can a caving/mine exploration club also be an Access Controlling Body?

Yes.

64: Is a Regional Caving Council an Access Controlling Body?

Yes, if there are any access agreements which are arranged in its name, but note that Regional Caving Councils do not pay to be members of BCA.

65: What is the fee for BCA affiliation for an Access Controlling Body?

Please see the relevant documentation on the BCA web site at: <http://british-caving.org.uk/wiki3/doku.php?id=membership:start>

66: Does an Access Controlling Body have to pay any additional fee for the members of its controlling committee, or for its leaders or wardens?

No. It is assumed that the majority of the personnel involved in an Access controlling body will be personally insured by virtue of their membership by another route (i.e. Direct Individual or Club membership) and this is why there are no separate fees for the individual leaders/wardens or members of any controlling committee. However, a linkage with an access controlling body will only provide cover for duties associated with that body, and this cannot be used as a means for individuals to obtain cover for other caving activities without paying the appropriate fee. Individual membership cards will not be issued to access controlling bodies who are not also a properly constituted caving club which is a BCA member club.

67: My club controls access to one or more sites and we need cover as an Access Controlling Body. Can we just pay the relevant membership fee instead of joining BCA as a caving club and having to pay individually for each member?

No. Your organisation is a caving club in the first instance and your position as an access body is only incidental to this. If a club wants insurance of any sort, all its members must buy into the membership. This is partly for the legal reasons outlined elsewhere, but also because we are paying a significant premium for this cover and we have to bring reasonable pressure on the people who benefit from it to pay their share towards the cost.

68: We are a caving club which controls access to a cave and which also has a club hut. Do we have to pay the hut fee as well as the Access Controlling Body fee?

No. BCA has decided that it is sufficient for a club to pay only one of these additional fees, so you should pay for the hut and not as an access controlling body. However, you must complete the application form for Access Controlling Bodies so that we can keep track of who is benefiting from this cover.

69: Our club has negotiated access to some old mines with the landowner and has fitted gates at their request. However, we do not issue keys – these are obtained from the landowner directly and the landowner has not asked us for any indemnity. Are we an Access Controlling Body?

No.

70: Does the cover include indemnity for landowners?

Yes, landowner indemnity is included.

71: Will landowner indemnity certificates be available and if so, how much will they cost.

Yes, documents which confirm cover for a particular site are available. Please contact the Membership Administrator if you need one.

72: Our club is a climbing club, not a caving club. The climbers do not want to have to pay for the few members who go caving. How can we get cover?

All the caving members must join the BCA scheme either through the club or as Direct Individual members. They will then be insured, but the club will not be insured for club related caving risks.

73: Our club has several members who say their household insurance covers them for caving and they are therefore not willing to pay a membership fee to join BCA. Can we limit BCA membership to the people who are not covered by their household insurance?

No. All members of a BCA member club must be members of BCA.

74: Our club has members who are members of a university club which is insured by the university. Is this cover an adequate alternative to the BCA individual caving cover?

No, the university cover will perhaps only insure its members when they are participating in university trips. All your club members who go caving as part of your club activities must be insured through the BCA .

75: We are a university caving club. Do we need to have insurance though the BCA membership package?

The BCA offers varying membership categories, some with and some without insurance, among other differences. If your university provides adequate alternative cover then you would need to check with them to ensure this provides cover for caving outside of University time. However, if your university does not provide cover for caving then you would be advised to look into the BCA membership package for a category which suits your needs.

76: What is the period of the insurance (what dates are we covered for)?

The insurance runs from 1 January to 31 December of each year.

77: I'm a direct individual member. Do I have to pay my membership subscription renewal on 1 January in order to be insured for next year?

No, BCA permit a period of grace which ends on 31 January. So long as we receive your subscription by then, your cover will be unbroken.

78: What about people who join our club part way through the year? Will they have to pay the full membership fee?

Caving and non caving members who join throughout the year will be expected to pay pro-rata for the number of quarters (or part-quarters) for which they are members of the BCA.

79: Are new members insured from the time that they join our club, or from when BCA receives their membership fee?

They are insured from the time that they join your club.

80: Say we run a caving trip and one of our non-caving members goes caving. Is every member's cover null and void?

This must remain at BCA's discretion. Certainly, any non-caving member who goes caving will not be covered for member to member and other caving related risks. However, BCA's concern is to try to provide adequate cover for the whole caving community and to recover the costs of that cover from the people who use it. We are prepared to be flexible where we can, but if the activities of individuals appear to be aimed primarily at avoiding paying for the proper cover, we will take a hard line in order to avoid a few spoiling the scheme for the many who will participate in an open and honest fashion.

81: Our club has an annual trip into a show cave or a similar easy-to-access site as part of its annual dinner activities. Will all the participants in these trips need to be caving members in order to be covered?

No. So long as this is only an annual event and it does not involve the use of caving gear ('caving gear' includes caving clothing) then the non-caver contribution will cover this activity.

82: Does the caving member's cover only apply to official club trips, or to trips which only have other members of my club on it?

The member's cover applies whoever you go caving with, but if other members of the same trip do not have caving cover, then you may be at risk of an uninsured claim. The safest position to be in is to ensure that all

other members of your caving trip are caving members.

83: I cave both as a member of a club and independently with family and friends. If I am a 'caving' member of BCA through my club, does this cover me for personal liability on trips that I undertake independently?

Yes.

84: Is there a date by which the club has to pay its membership fees to BCA in order for the insurance to be valid?

Yes. The club should have renewed its membership by 31 March each year if they want continuous cover.

85: Can payment of the membership fees be staggered to allow the club committee time to ask its members whether they want to be caving or non-caving members?

Yes. If getting the information required from the members quickly is a problem, the club should pay the noncaving rate for all its members and then 'top up' the contribution for the caving members as they confirm their membership status.

86: Should we wait until the end of the year to send in the top-up membership fees and the additional membership fees for new members?

No. BCA needs to know how many people are affiliated through the specific membership categories and how much income it has received well before the end of the year if we are to be able to organise insurance for the following year. We suggest you send your extra membership fees either as soon as is practicable, or no later than the end of each quarter.

87: Can you confirm that members who have paid the club but have not yet had their money passed on to BCA are still covered?

Yes, if members have paid their money in good faith, they will be covered.

88: Are minors (persons under the age of 18) covered?

Yes, as normal members of a caving club. However, this insurance is not designed to provide cover for the adult leaders of parties of children from outdoor centres, education establishments or similar institutions.

89: Do a minor's parents also have to be members of the club for them to be covered?

Not necessarily, but the legal guardians of a minor are responsible for children below the age of legal responsibility and so clubs are advised to be clear about who is legally responsible for any minors who attend any sort of club function.

90: Our caving club has overseas members. Should we pay to insure them?

UK and foreign nationals who reside outside of the UK for more than 6 months of the year are insured for their BCA related activities via membership of the BCA while in the UK or Eire only. For caving activities abroad they would need to source insurance from the country they are domiciled in.

91: Are 'professional' cavers covered by the scheme?

No, this policy does not cover people who go underground as part of their employment. The policy will cover such a person's leisure caving activities, but persons who derive personal income from their caving activities should make their own arrangements for personal cover. (BCA also organise a separate policy for instructors: please contact Howden Insurance Brokers for further details at: 0121 698 8160 sportsenquiry@howdengroup.com)

92: We are a university club. We get lots of new members during Fresher's Week but most of them come on only a few trips and then we never see them again. Do we have to pay membership fees for each of them?

Temporary membership (see Q52-54) will provide cover for up to four trips, but BCA recognises that university clubs are in a special position. For bona fide university clubs, so long as all remaining active members are insured from 1 January, the temporary insurance cover runs from 1 September to 31 December with no limit on the number of trips which an individual can participate in. Records of names, addresses and trip detail must be recorded as for other temporary members (see Q54).