

MDOC Insurance information 2020

MDOC has two types of insurance in place, Public Liability and Equipment cover
In each case there are requirements to be met to ensure the validity of the insurance cover.

Public Liability Insurance

This is commonly referred to as BOF Insurance and is renewed every year.

[British Orienteering - Proof of Insurance 2020](#)

[British Orienteering – FAQs \(2019\)](#)

Any claim under this policy is dealt with by BOF and they need to be informed within a week of an event if there is any possibility of a claim arising. This includes completing and submitting an Accident form for non-trivial accidents. First-Aiders should also record details of ANY intervention in the book provided.

A cover note for this Public Liability Insurance has to be sent to the person or organisation giving permission for an event. This is usually done by the series co-ordinator or the Fixtures Secretary but *event organisers should have a copy of the Insurance cover note at the event.*

Attendance records

The name and contact details of every person at an event, including pairs and adults accompanying children, must be recorded and retained for 5 years. It is the responsibility of the event organiser to collect the information. At most events competitors complete a registration slip.

The event results give a permanent record of those at the event, and the slips for non-BOF-members are retained by Julie for 5 years.

For Night Street League and Countryside Score events competitors sign in and give contact information when first registering. These sign-in sheets are retained by the series co-ordinator.

For Activities, attendance records are held by the Fixtures Secretary.

New information for 2020: This insurance covers everyone at the event including people who are not BOF or MDOC members.

Equipment Insurance

This is arranged with Richard Weston Ltd and covers all the equipment that is used for events.

Claims under this policy are made by the MDOC Treasurer.

Richard Evans is the club member with full understanding of the policy.

He retains a list of all club equipment, its value and where it is housed. He should be informed of any new substantial purchases

Additional cover:

The policy normally covers the equipment used at events, but there are 2 situations where an additional “All-Risks” amendment is required.

1. where equipment is hired in from outside organisations (both commercial and other orienteering groups)
2. where equipment is left out overnight without supervision.

It is every event organiser’s responsibility to read the [All-Risks form](#) and [insurance policy](#) and to decide whether the All-Risks cover is required. If it is, they submit the form to the Insurer and pay any required fee in advance of the event.

Notes:

1. For Local and Regional events it is unlikely that All-Risks cover will be required, but the organiser must be aware of the possibility.

All-Risks apart, the only thing that might give rise to a claim is theft of equipment such as SI boxes.

For urban events (and some other vulnerable places), MDOC uses security plates and gripples for the controls.

2. For National and Major events it is very likely that additional All-Risks cover will be required as described above.