



Insurance Fact Sheet & FAQs

The Ramblers provide liability insurance to cover everyone on a group walk, and personal accident insurance to cover the Walk Leader.



All volunteers must have their volunteer role recorded with us.

If you'd like to record a new volunteer role within your team, please use the webform on the **Volunteering** page of the Ramblers website.

When you're leading a walk, make sure you're covered by our insurance by meeting these conditions:

- To be a Walk Leader you must be registered as a volunteer with Ramblers
- Your walk must be part of your group or area programme – speak to your walks programme coordinator to let them know about it.
- Your walk must be publicised in advance in at least one of these ways:
 - On your group or area website
 - On the Ramblers website and app via Walks Manager
 - In a printed programme
 - On a public social media page (not a closed or private page)
- You must assess and mitigate risks on your walks
- If the walk is organised with another organisation, you need to decide in advance which organisation is responsible for providing insurance. The walk will only be covered by our insurance if it's advertised and run as a Ramblers event.
- If there's an incident on the walk, you must report it using an incident report form.



There are also a couple of things that we strongly recommend:

- Carry out a recce of the route. Our insurers request that all activity is risk assessed. On your recce, consider the risks from any hazards and the actions that you will take to keep people safe. The insurance will cover you while you do the recce. If you can't do a recce, you must still take time to assess the risks.
- Appoint a backmarker to look out for people at the back of the group and make sure no-one gets left behind. Backmarkers must be Ramblers members.

What is considered a 'walk'?

Our insurance covers you for walking activities (including scrambling) on terrain where a rope would not be required except in an emergency. Climbing activities, including pitched climbing using ropes, are not covered.



The use of equipment such as crampons and ice axes for safety reasons are covered if you're walking somewhere that could be traversed safely without them under normal ground conditions.

Frequently Asked Questions

Are co-leaders covered on a walk or just the primary Walk Leader?

All volunteers who have their role recorded with us are covered by our liability insurance.

All volunteers under the age of 90 who have their role recorded with us and are UK residents are covered by our personal accident insurance when carrying out their role (from January 2026 they'll also need to have completed the Walk Leader training to be covered). Therefore, Walk Leaders are covered while leading group walks or conducting a recce, including co-leaders.

Are members who accompany Walk Leaders on a recce covered?

All Ramblers members are covered by our liability insurance on Ramblers recognized activities, this includes recces.

If the member is also a registered Ramblers volunteer and UK resident, they would also be covered for personal accident insurance while completing the recce with the Walk Leader. Therefore, if two Walk Leaders are conducting the recce together, both would be covered.



Do reces need to be recorded, to ensure walk leaders are covered by Ramblers insurance?

No, a recce is a recognised (essential) part of risk assessing the walk in advance and is as such classified as a Ramblers' recognised activity. Recce's do not need to be recorded.

In the instances where a partially sighted walker requires a human guide to support them on a Ramblers group walk, would the human guide be covered by Ramblers public liability and personal accident insurance?

Individuals volunteering as human guides for a walker on a Ramblers walk are fully recognised and treated as automatic add-ons and are therefore covered by Ramblers insurance in relation to public liability. To be covered for personal accident insurance they would need to be registered as a Ramblers Walk Leader and have complete the required training.

If the human guide is undertaking the role in the capacity of a different organisation, they should/would be covered by that organisation's own insurance rather than Ramblers.

Are back or middle markers covered?

These roles are normally undertaken by members; all Ramblers members are covered by our liability insurance. Back and middle markers are not formally recognized Ramblers volunteer roles and therefore are not covered by personal accident insurance.

Are Ramblers group walking holidays covered if they are not advertised publicly?

Walks on Ramblers group walking holidays are covered as long as the holiday offer is shared fully with all group members. This could be via a website or an email to the whole group.

Please note, both public liability & personal accident insurance is valid for walks taking place abroad, except in the USA and Canada. This does not include travel insurance so please ensure you have appropriate travel insurance for your trip.

Related Guidance:

Your Guide to Ramblers Insurance

This guide explains in more detail who and what is covered by our insurance.