

## **Liability for prospective members and guests**

### ***The LSCC and Public Liability Insurance***

*LSCC club officials and members are potentially personally liable for damages awarded against the club. For example if a rock or debris was dislodged and caused injury or damage to a member or a third party or property when it fell.*

*The LSCC is registered with Mountaineering Scotland and this means that individual members who have joined the club will enjoy liability insurance cover on activities undertaken with the LSCC, another club or individually. (This liability insurance is not a comprehensive travel policy, but it does cover third party liability and as members of a Mountaineering Scotland club, LSCC members are eligible to access the Travel and Activity insurance cover offered by The BMC.)*

### ***Joining the Club and Insurance***

*Guests and prospective members may participate up to twice before s/he should be registered with Mountaineering Scotland for insurance purposes or take out alternative civil liability insurance. The club is indemnified for liability and the individual guest has insurance in his / her own right in respect of these two “taster” sessions.*

### ***What this means for you***

*We recommend that all prospective members and guests of club members check whether they have their own public liability insurance and if that is not the case then we would ask you to take out your own insurance cover until such time as you join the LSCC.*

*If you are already a member of a climbing or mountaineering Club which is registered with Mountaineering Scotland or the BMC you should already have membership and therefore insurance cover*

*If you are not a member of any other clubs then we ask you to consider taking out individual membership with Mountaineering Scotland until you become a member of the club. This costs just £28.55 per year or £14.28 if you join by direct debit (as at April 2017).*

*More information is available on the Mountaineering Scotland [website](#).*