

## Canicross Midlands Member Insurance

As part of the membership of Canicross Midlands Public Liability Insurance is included.

<b>What is Public Liability Insurance?</b>	Liability insurance protects the insured from the risks of liabilities imposed by lawsuits and similar claims and protects the insured if the purchaser is sued for claims that come within the coverage of the insurance policy.
<b>Who is insured?</b>	<ul style="list-style-type: none"> <li>• Canicross Midlands Committee</li> <li>• Canicross Midlands Members</li> </ul> <p><i>NOTE a member is defined as: Anyone who is officially registered as a permanent member of the Club, Handlers for an officially registered member, invited judges, stewards, instructors, gamekeepers, beaters and any other person who is acting in an official capacity for the Club.</i></p>
<b>What types of activities are insured?</b>	<ul style="list-style-type: none"> <li>• Canicross</li> <li>• Bikejor</li> <li>• Scooter</li> </ul>
<b>How much is the Public Liability cover?</b>	£10,000,000
<b>Why is it £10,000,000</b>	This is the amount required by organisations such as Forestry England to use their land for events or training.
<b>Where does the cover apply?</b>	United Kingdom of Great Britain and Northern Ireland, the Isle of Man and the Channel Islands.
<b>When is the cover valid?</b>	01/11/2024 until 31/10/2025
<b>When are members covered?</b>	<ul style="list-style-type: none"> <li>• Participating in Canicross Midlands Events</li> <li>• Representing Canicross Midlands at other events in the UK</li> <li>• Members only training activities</li> <li>• Canicross Midlands organised training events that non-members attend.</li> </ul>
<b>Are non-members covered?</b>	Non-members are cover by the Club's Public Liability Insurance at: <ul style="list-style-type: none"> <li>• Canicross Midlands organised events.</li> <li>• Canicross Midlands organised training (max 30 per training session)</li> </ul>
<b>Are all dog breeds included?</b>	No. Any breed listed in the Dangerous Dogs Act 1991 is excluded from the insurance cover.
<b>What does representing Canicross Midlands mean?</b>	When entering an event organised by someone else <ol style="list-style-type: none"> <li>1. you must enter Canicross Midlands as your Club during your entry, where you can enter your club details.</li> <li>2. you must notify Canicross Midlands (email to <a href="mailto:canicrossmidlands@hotmail.com">canicrossmidlands@hotmail.com</a>) of the event you are representing the club at.</li> </ol>

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<b>What about Communicable Diseases?</b>	<p>If you, or your dog, have a communicable disease you are not insured for participation in events or training, whilst you have the disease. Examples included:</p> <ul style="list-style-type: none"><li>• Kennel Cough</li><li>• Coronavirus</li><li>• Measles</li></ul>
<b>What are Canicross Midlands organised events/training?</b>	<p>Any event or training session organised by, or on behalf of, Canicross Midlands and attended by a club committee member or club appointed instructor.</p> <p>These events/training sessions are advertised/promoted by Canicross Midlands either on the Canicross Midlands website (<a href="http://www.canicrossmidlands.co.uk">www.canicrossmidlands.co.uk</a>) or Facebook page (<a href="https://www.facebook.com/groups/canicrossmidlands">https://www.facebook.com/groups/canicrossmidlands</a>).</p> <p>These events may be attended by both members and non-members and are covered by the Canicross Midlands Public Liability Insurance.</p>
<b>What are Member Only training activities?</b>	<p>Training activities where only Canicross Midlands members participate.</p>
<b>Can I have temporary membership to be cover by the insurance?</b>	<p>No. The insurance cover is only for permanent members.</p>
<b>Do I need to sign a disclaimer to participate?</b>	<p>Yes.</p> <ul style="list-style-type: none"><li>• For Canicross Midlands organised events, where entry is purchased via the Canicross Midlands website, the disclaimer is part of the terms and conditions.</li><li>• For Canicross Midlands organised training the disclaimer form will be provided by the training activity leader.</li></ul>