

Dear Participants,

Public Liability (Third Party) Insurance cover

The British Pteridological Society has insurance cover for Members attending meetings within 'Great Britain, Northern Ireland, the Channel Islands, the Isle of Man and the Irish Republic', so it does not give insurance cover for Members on overseas excursions. It is for this reason, we suggest that persons participating in such meetings ought to take out their own insurance to cover events such as cancellation, loss of personal property, medical costs and public liability (also known as Third Party cover). The Society exercises every precaution to ensure the safety of participants and to avoid accidents to and losses by participants at its meetings. These are covered in the 'Guidelines for Leaders for the Organisation of BPS Meetings', the 'BPS Safety Code' and the 'BPS Code of Conduct for the Conservation and Enjoyment of Wild Plants'.

So participants on overseas excursions must understand the limitations of the Society regarding insurance cover and for this reason take personal responsibility for their own safety, to reduce personal losses and accidents and to back this up with appropriate insurance cover. The Society cannot accept responsibility for items such as cancellation costs, personal losses and accidents, medical cover and incidents involving third parties (other people than the policyholder) at its meetings, which are beyond the control of the Society.

It has been drawn to my notice that some travel insurance policies obtained in the United States of America do not include cover for Public Liability (which insures the policy holder for claims against accidental damage by the policy holder, to property belonging to third parties and to persons other than the policyholder)

We wish to make it clear that, whatever the provisions of your policy, the BPS accepts you on the excursion toon the strict understanding that the Society cannot accept responsibility for third party claims against you under any circumstances. Attendance on the excursion will be taken as implying that you accept this position and will not lay any claims against the Society in the event that a claim should be made against you, and I ask you please to acknowledge this email to confirm your acceptance.

I am sorry to be boring, but I am sure you will understand that, in a context where the Society has no insurance cover, it is important to dot the i's and cross the t's!

Gillian Smith - on behalf of the BPS Committee
BPS Hon. Treasurer