

BMC Insurance Cover for PCC Members

Public Liability Insurance

The Peak Climbing Club (PCC) is affiliated to the British Mountaineering Council (BMC). As a result, all PCC members are also BMC Club Members and automatically benefit from the BMC's public liability insurance. This insurance provides protection from the consequences of claims made against a member for injury, financial loss, or damage to property where negligence occurs during climbing or related activities. The insurance has a limit of £15m per event.

Prospective PCC members are also covered, but only for the duration of their three-month prospective membership period. After this, individuals must join the club to continue receiving BMC cover.

Personal Accident Insurance

BMC club membership also includes personal accident insurance providing up to £10k of cover for serious injuries sustained during climbing and related activities.

Activities Covered

The BMC policy covers climbing and related mountaineering activities. It does not include caving. Members who want to understand the full scope of cover can refer to the [BMC club membership benefits](#), the [BMC club guidelines](#), and the [Howden policy hub](#).

Climbing Partners and Insurance Status

PCC meets often include individuals who are not PCC members and may not hold BMC membership independently. The same applies to ad hoc climbing sessions arranged by PCC members, whether through WhatsApp or informal conversations in the pub. **If the insurance status of your climbing partner is important to you, please check with them directly before climbing together.**