

CMC Frequently Asked Questions

Club membership

What is the club's membership process?

- An initial enquiry from a prospective member is received via email or the website contact form.
- The enquirer is sent a Prospective Membership Form, which they complete and return. This ensures the club holds appropriate details as a record of their contact and engagement with the club.
- The prospective membership period lasts for a maximum of three months and cannot be extended or repeated.
- During this period, the prospective member is covered by BMC Combined Liability Insurance for the club's primary activities (see the section on primary and secondary activities below).
- Prospective members are encouraged to attend two to three day meets to help them decide whether the club is right for them.
- After attending one to two face-to-face meets, prospective members are invited to join the CMC WhatsApp community and appropriate sub-groups.
- Prospective members can apply for full membership after attending two or three day meets. Any prospective members who have not applied for full membership after 10 weeks are sent a reminder that their 12 week maximum trial period is coming to an end and inviting them to apply for full membership. In exceptional circumstances only, a prospective member may be invited to apply after attending a single meet.
- To apply for full membership, the prospective member completes a Full Membership Form, which must be supported by nominations from two existing full members.
- Upon payment of the membership fee, the individual becomes a full member, is given access to the members' section of the website, and may attend away meets.
- CMC is run by its members for its members, and we expect everyone attending meets to support the club through membership. During the 3-month free-of-charge prospective membership period, there is plenty of opportunity for people to decide whether the club is for them.
- Those who are members of another BMC affiliated club can re-claim the BMC membership portion of the club fee, reducing the cost to just over £10 per annum.

BMC Insurance

- All CMC members have club membership of the British Mountaineering Council (BMC). One of the many benefits of BMC membership is access to BMC Combined Liability Insurance, which protects the club and its members if a member inadvertently causes injury to another person.
- The limit of indemnity is £15 million.

Why is Combined Liability Insurance so important?

- If someone on a club meet is seriously injured, the injured person or their family could take legal action against the individual causing the accident and/or the club. The club committee could be deemed negligent for allowing this situation to happen.

What activities are covered by BMC Combined Liability Insurance?

- BMC Combined Liability Insurance classifies activities as either primary or secondary activities (see Appx 1 for full definitions).
- Full club members are covered for **primary activities on club meets and non-club events**.
- Full club members are covered for **secondary activities on club meets only**.
- Prospective members are only covered for **primary activities on club meets**.

What is classified as a club meet?

BMC guidelines:

“In the context of the Combined Liability Insurance, a club meet needs to be an event that:

- *is organised for club members (or prospective club members);*
- *is open to all members;*
- *is promoted in good time to all members; and*
- *has activities on offer being those stated on the club’s policy summary document as being covered by the combined liability policy.”*

A CMC formal club meet is:

- planned (often weeks or months in advance), in conjunction with the Meets Secretaries
- listed on the official club Meets List
- has a named meet lead/co-ordinator
- The club committee will endeavour to ensure that the event happens

An informal club meet is:

- planned on an ad hoc basis between club members, e.g. a member inviting other members to join them on a climbing or walking activity
- advertised on club social media channels
- open to all club members to attend
- does not have a formal meet lead/co-ordinator
- the club Meet Secretaries have not been involved in planning

What is not classified as a club meet?

- a private arrangement between friends in the club, or between a mix of club members and other friends
- not advertised on the club Meets List, Message Board or social media channels

Can I invite CMC members to join a private trip for a group of friends?

- Yes. However, invitations should be sent separately and not via the CMC official channels.

Can the club organise a joint meet with another club?

- Yes, the club can organise a joint meet with another BMC (or equivalent mountaineering organisation) affiliated club. Each club must:
 - confirm that all their attendees are members of their club (and therefore covered by BMC or equivalent Combined Liability Insurance)
 - appoint a meet lead/co-ordinator from their club, who would hold contact and next of kin details for their members
- The meet leaders/co-ordinators must jointly carry out any necessary risk assessments and ensure that good practice is followed. All individuals attending need to take individual responsibility so that they feel comfortable climbing with any other individual.
- CMC does not take any responsibility for another club's membership process administration.

Are guests permitted to attend club meets?

- Guests are not permitted to attend club meets; however please see the detailed scenarios below.
- On occasions, a guest may be invited by the committee to attend an event for a specific purpose, such as training/education, as a volunteer or professional. The club will check that these guests have appropriate Public Liability Insurance.

I regularly climb indoors or outdoors with a friend; can I bring them along to an indoor/outdoor climbing CMC session?

- Yes, you can bring your friend along to climb at the same time as, and alongside, an indoor/outdoor CMC session. However, only you can climb with your friend, i.e. they can't climb with any other club members.
- During the time you are climbing with your friend, you would no longer be counted as being part of the club meet.

I want to climb with my under 18-year-old; can I bring them along to an indoor/outdoor climbing CMC session?

- CMC does not currently accept under 18s as members.
- You can bring under 18s along to climb at the same time as, and alongside, an indoor/ outdoor CMC climbing meet. However, only you can climb with them, i.e. they can't climb with any other club members.
- During the time you are climbing with the under-18, you would no longer be counted as being part of the club meet.

Can I bring an under 18-year-old on a camping meet?

- On a family-friendly camping meet, you and your under 18s can camp at the same location as, and alongside, a CMC meet.

- You must take full responsibility for the under 18s in your care for the duration of the camping meet and are responsible for arranging suitable activities for their age and skills level. Neither the meet co-ordinator nor the club accepts any responsibility for the under 18s in your care, or liability for any injury to others caused by your under 18s.

Can I bring a friend on an away meet?

- No, all attendees on a CMC away meet need to be a full CMC member.
- In the event of a joint meet with another club, all attendees need to be either a full member of CMC or a member of the other club co-organising the meet.

Can we back fill a CMC meet with members of another club?

- Yes, if there are spare places on an away meet, the CMC can approach another affiliated club via their committee. This ensures that spare places have only been advertised to members of the other club.

I have a visitor, can they attend a walk?

- As a one-off, you and your visitor can walk at the same time as, and alongside, a walk. However, this would only be with the agreement of the walk leader, who must be notified by phone in advance.
- You must be familiar with the route, have a map, and be able to navigate an alternate route to suit your visitor if required. Neither the walk leader nor the club accepts any responsibility for your visitor or liability for any injury to others caused by your visitor.

Are trips abroad covered by BMC Combined Liability Insurance?

- BMC Combined Liability Insurance provides world-wide third-party legal cover, subject to the exclusion of any legal action brought against the insured in a court of law within the USA/Canada. This gives cover if you inadvertently cause injury to another person.
- The BMC combined liability insurance does not cover you for personal injury or rescue in case of emergency. To cover yourself for medical expenses or rescue, you need to take out individual travel insurance that covers the activity you are doing.
- In addition to an appropriate level of insurance, it would be advisable to apply for a [Global Health Insurance Card \(GHIC\)](#).

Are CMC cycling meets covered by BMC Combined Liability Insurance?

- BMC Combined Liability Insurance classifies activities as either primary or secondary activities (see Appx 1). Cycling is classified as a secondary activity.
- BMC guidance states: *“Meets offering secondary activities should only be a minor element of club activity and only offered a few times a year. If the club is regularly arranging meets in secondary activities, then the club should also look to join the relevant national body of that sport or activity.”*
- The club therefore encourages those attending regular cycling meets to take out 3rd party liability insurance that covers cycling. This may be available through an individual’s home insurance, or local/national cycling organisations.

- CMC accepts no liability in the event of any accident and attendees accept that they may be cycling with people without 3rd party liability insurance.

Does BMC Combined Liability Insurance cover cycling as part of another primary activity?

- Yes. An example of this would be cycling to a mountain area to then climb or walk.

Does BMC membership provide Personal Accident Insurance?

- Yes. From 1 January 2026, all BMC members, including club members, benefit from Combined Liability Insurance and also Personal Accident Insurance, which includes permanent disability, loss of limb/sight/hearing, emergency dental treatment, hospitalisation, convalescence and optical expenses. For details of amounts covered, refer to [BMC members insurance website](#).

Can I attend or organise a crag clean up?

- Yes. The BMC organises periodic crag clean ups – please refer to BMC website.
- If a club member wants to organise a separate crag clean up, please submit the BMC online form. See <https://www.thebmc.co.uk/en/organising-bmc-events>

Is volunteer training / skills exchange by club members covered by BMC Combined Liability Insurance?

- A club member who runs a course or skills exchange session for other club members in a voluntary capacity is covered by the BMC Combined Liability Insurance. The club's training co-ordinator / committee will ensure that the training offered is within the member's knowledge and experience.
- Third-party training providers will have their own Public Liability Insurance.

Club safety equipment

The club has equipment available to lend to members. Please contact Gordon Riley or Paul Embley, the club equipment custodians, and refer to the [BMC Club Equipment Policy](#).

Members who borrow club communal equipment should follow the club procedure for signing out equipment, check it before and after use and report any faults or damage to the equipment custodians or a member of the committee.

Can members borrow club safety equipment for a club event?

- Yes.

Can members borrow club safety equipment for a non-club event?

- No. Club equipment can only be used on club events.

Can non-club members borrow club safety equipment?

- No.

Appendix A - Activities covered by BMC Combined Liability Insurance

Primary activities include:

- Climbing indoor and outdoor
- Winter and summer mountaineering
- Rock climbing
- Abseiling
- Scrambling
- Gorge-walking
- Canyoning
- Hill walking
- Low-level walking
- Guided walks
- Fell and mountain running
- Slack lining (not high lining)
- Navigation
- Camping
- Tyrolean traverse
- Bouldering
- Coasteering
- Route setting
- Emergency first aid in the outdoor
- Ski-mountaineering
- Orienteering
- Ski touring

Secondary activities include:

- cycling
- mountain biking
- Canoeing/kayaking
- Caving and potholing

These are only covered when carried out as part of a club meet and undertaken by those members who are competent in the particular activity (i.e. not novices).