

British Hang Gliding and Paragliding Association

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2011 Insurance Update

Now that we are into 2011, all members of the BHPA are on the new insurance policy that we have with Hiscox, and are flying on the same basic third party coverage terms. In short this means that pilots have £2m third party cover, and, where an incident results in the involvement of the landowner (for example at take-off or landing sites), the landowner has up to £5m cover as an insured person on our policy. All BHPA members and clubs should therefore have no trouble in accessing sites where the landowner requires £5m cover.

There are other changes in the 2011 policy which will benefit pilots who are also licence holders, namely dual pilots and instructors. The £25k cap which has existed since September 2003 is now raised to £50k in respect of your passenger/student, which will hopefully offer a little more peace of mind to those involved.

Please note that this will only apply when you renew your licences, because this change only started on 1 January 2011. Due to our rolling renewal and coverage system, most instructors and tandem pilots will still be flying on their 2010 membership/licences so the higher level will not yet apply.

For further information, please see [Evidence of Insurance.pdf](#), or contact the BHPA Insurance Director.

15th February 2011