

Case study  
**Blackburn Harriers**

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# Case study **Blackburn Harriers – Ribble Valley 10k**

The Ribble Valley 10k is a long established premier road race which takes place annually on the 27th of December in Clitheroe, Lancashire. It is organised by the Blackburn Harriers & Athletic Club and is open to runners of all levels including a number of top class athletes.

**Until December 2010, the event had been relatively unaffected by winter weather, however the adverse conditions for the 2009 race provided a warning sign for the Blackburn Harriers' committee.**

Although the race still went ahead, snow and ice caused major problems and the car park had to be closed due to dangerous conditions. Emergency measures were put in place for the 1,000 or so runners taking part, most of whom arrived by car.

Alerted to the fact that they needed to be prepared if similar, or worse weather conditions occurred the next year, the committee decided to take out an event insurance policy with Event Insurance Services which offered cancellation cover for bad weather.

27th December 2010 arrived and the race committee monitored the weather forecast. It advised that the weather would take a turn for the worse later in the day, however, by 7.30am after two hours of snowfall the course was ruined and the race had to be cancelled. The race directors used social media and local radio stations to inform runners of the cancellation and to prevent them from arriving.

George Davies, Secretary, contacted Event Insurance Services immediately. He found that the service he received from them made the whole experience much less stressful. "Event Insurance Services were superb. We took photos and filled in reports as required and within days we were issued a cheque for almost £6000."

*Blackburn Harriers  
& Athletic Club*

"Being a householder and car owner I have been involved with insurance claims before and have never received such a response or experienced such ease of process," explained George.

"Blackburn Harriers is a voluntary, non-profit organisation and our money comes from membership, so to have lost £6000 would have been catastrophic."

"We believe that the way in which Event Insurance Services dealt with our claim allowed us to handle the cancellation professionally and this has really enhanced our prestige." he said.

In keeping with the Blackburn Harriers' commitment to athletes, its pride in the race and its aim to be as professional as possible, the organisers returned the entry fee to every applicant – something that many races don't do.

After the cancelled event, the race committee agreed that these weather conditions could be repeated, so they decided that taking out insurance for the 2011 race was essential.

"Our policy from Event Insurance Services was second to none, as was the service, and we are delighted they have agreed to cover us for this year's race." George added.



All claims are dealt with subject to individual circumstances and policy terms and conditions.