



Insurance & Liability Statement

Introduction

Northern Hunters UK is committed to operating in a safe, responsible, and professionally managed manner. As part of this commitment, we maintain appropriate insurance arrangements and adopt a clear and transparent approach to liability.

Paranormal investigations take place in environments that may include historic buildings, private properties, and low-light conditions. While we take all reasonable steps to manage and reduce risk, it is recognised that participation in such activities involves an inherent level of unpredictability.

This statement outlines the insurance position of Northern Hunters UK and clarifies the respective responsibilities of the organisation and those who take part in its activities.

Our Approach to Risk and Liability

Northern Hunters UK adopts a structured and proportionate approach to risk management. Risk assessments, safety briefings, and controlled investigation practices are used to minimise foreseeable risks and support a safe environment.

However, it is not possible to eliminate all risks entirely. Participation is therefore undertaken with an understanding that certain environmental, physical, and situational risks may remain.

We aim to ensure that individuals are informed, supported, and able to make responsible decisions about their participation.

Insurance Cover

Northern Hunters UK maintains Public Liability Insurance appropriate to the nature and scale of its activities.

At the time of writing, this includes cover of up to £1,000,000 for any one occurrence, under a policy issued within the United Kingdom. This insurance provides protection in circumstances where Northern Hunters UK is found to be legally liable for injury to a third party or damage to property arising from its activities.

Insurance arrangements are reviewed periodically to ensure continued suitability. Evidence of insurance can be provided upon request to venue owners, partners, or relevant stakeholders.

Shared Responsibility

Northern Hunters UK provides structure, guidance, and oversight to support safe participation. However, responsibility for safety is shared.

All individuals taking part in investigations are expected to take reasonable care for their own wellbeing and the wellbeing of others. This includes following instructions, acting responsibly, and remaining aware of their surroundings at all times.

Participation is voluntary, and individuals are responsible for determining their own suitability to take part.

Assumption of Risk

By attending an investigation or event, participants acknowledge and accept that:

- The activity may take place in environments with inherent risks, including uneven surfaces, restricted access areas, and low-light conditions
- Not all risks can be fully controlled or predicted
- Experiences may involve both physical and psychological elements

Participation is undertaken at the individual's own discretion, with an understanding of the nature of the activity.

Limitation of Liability

Northern Hunters UK will take all reasonable steps to manage risks and ensure activities are conducted safely. However, to the fullest extent permitted by law, Northern Hunters UK shall not be liable for:

- Personal injury or harm where there has been no negligence on the part of the organisation
- Loss, damage, or theft of personal belongings
- Incidents arising from failure to follow instructions or guidance
- Circumstances outside of the organisation's reasonable control

Nothing in this statement excludes or limits liability for death or personal injury caused by negligence, or for any matter where it would be unlawful to do so.

Property and Venue Considerations

Northern Hunters UK works in partnership with property owners and venue providers and respects all agreed conditions of use.

While reasonable steps are taken to assess and manage risks associated with locations, Northern Hunters UK does not accept responsibility for pre-existing conditions of venues or hazards inherent to the environment.

Participants are expected to take care within all locations. Any damage caused as a result of negligent, reckless, or inappropriate behaviour may result in the individual being held responsible for associated costs.

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Compliance with Policies

This statement should be read in conjunction with all Northern Hunters UK policies, including those relating to health and safety, safeguarding, conduct, and environmental responsibility.

Failure to comply with these policies may impact both safety and liability.

Transparency and Participant Awareness

Northern Hunters UK is committed to ensuring that all individuals are provided with clear and accurate information regarding the nature of its activities.

By setting out expectations and responsibilities, we aim to support informed participation and maintain a safe and professional environment.

Review of Statement

This statement will be reviewed periodically to ensure that it remains accurate, appropriate, and aligned with current operations and legal requirements.