ACTIVITIES INDUSTRY MUTUAL

Schedule of Mutual Covers

Member Name	**OutdoorLads Ltd**
Trading Name	**OutdoorLads**
Contract Number	**Y145911QBE0125A**
Member Number	**OUTDO/440674MEMB**
Cover Number	**AIM100602**
Primary Address	**440 Royal Exchange, Manchester, M2 7EP**
Period of cover (from)	**09/09/2025**
Period of cover (to)	**08/09/2026**
Both dates inclusive	

The tables below show which sections of cover you have selected and set out other information about the cover provided. You should refer to your Cover Wording for full details of your cover and any special conditions that may apply.

Unless an item description says otherwise, each cover limit applies to any one "occurrence", which means any one event or series of events arising from or attributable to a common cause.

ACTIVITIES COVERED:

Covered Activity	Provided by Yourself	Subcontracted
Mountain Biking - All Terrain	Yes	No
Mountain Biking - Flat Terrain	Yes	No
Climbing / Abseiling - Indoor Wall	Yes	Yes
Climbing / Abseiling - Outdoor Wall	Yes	Yes
Climbing / Abseiling - Crag	Yes	No
Skiing - Dry Slope	No	Yes
Skiing - Snow. UK	No	Yes
Hill Walking / Mountain Walking	Yes	Yes
Camping	Yes	No
Coasteering	No	Yes
Gorge Walking / Ghyll Scrambling	No	Yes
Caving	Yes	Yes

Covered Activity	Provided by Yourself	Subcontracted
Stand Up Paddle Boarding	No	Yes
Rafting - White Water	No	Yes
Canoeing/Kayaking - up to grade 2	No	Yes
Sea Level Traversing	No	Yes
Zip Wire(s) - Permanent	No	Yes
Surfing	No	Yes
Cultural and heritage walks	Yes	No
Canoeing / Kayaking - Sea	No	Yes
Canoeing / Kayaking - Sheltered water	No	Yes
Canoeing/Kayaking - above grade 2	No	Yes
Powerboat - Safety/stand by	No	Yes
Towing Inflatables	No	Yes
Water Skiing	No	Yes
Rafting - White Water	No	Yes
Sailing - Inland	No	Yes
Sailing - Sea in sight of land	No	Yes
Sea Level Traversing	No	Yes
Assault Course	Yes	Yes
Climbing / Abseiling - Mobile Wall	Yes	Yes
Mine Exploration	No	Yes
Rope Courses - High	No	Yes
Rope Courses - Low	No	Yes
Zip Wire(s) - Temporary	No	Yes
Quad Bikes	No	Yes
Skiing - Snow. Overseas	No	Yes
Night Walking	Yes	Yes
Orienteering	Yes	Yes
Air Rifle Shooting	No	Yes
Archery	No	Yes
Bushcraft	No	Yes
Classroom Training / Lectures	Yes	Yes
Clay Pigeon Shooting	No	Yes

Covered Activity	Provided by Yourself	Subcontracted
Educational / Sightseeing Tours	Yes	Yes
Environmental studies	No	Yes
First Aid Training	No	Yes
Management Training	Yes	No
Team Building / Initiative	Yes	No
Tour Operators / Organising	Yes	No

PROPERTY DAMAGE SECTION

Main Location - Unit 23 Hampstead Business Park , Lake Street, Stockport, SK2 7NW		
Item Description - Buildings (reinstatement basis of cover)	**Sum covered/Cover Limit**	**Territorial Limits**
Not Covered		
Item Description - Tenants Improvements (reinstatement basis of cover)	**Sum covered/Cover Limit**	**Territorial Limits**
Not Covered		
Item Description - Contents (reinstatement basis of cover)	**Sum covered/Cover Limit**	**Territorial Limits**
Contents	£31,200	At location specified above
Item Description – Computer Equipment (reinstatement basis of cover)	**Sum covered/Cover Limit**	**Territorial Limits**
Not Covered		
Item Description - Stock (indemnity basis of cover)	**Sum covered/Cover Limit**	**Territorial Limits**
Not Covered		
Item Description - Rent Payable	**Sum covered/Cover Limit**	**Territorial Limits**
Not Covered		
Item Description - Deterioration of Stock	**Sum covered/Cover Limit**	**Territorial Limits**
Not Covered		

Extensions to Section 1 are automatically included unless stated otherwise here. Please refer to the Cover Wording for details of the extensions provided and the cover limits.

All Risks specified items extension		
Item Description – Specified Items	**Sum covered/Cover Limit**	**Territorial Limits**
Various Outdoor Equipment	£35,000	Great Britain, Northern Ireland, the Channel Islands and the Isle of Man including sea or air transits between these territories
Special Conditions and Exclusions applicable to this Section: No cover is provided for loss or damage to activity equipment while being used unless agreed by the Mutual in writing. All trailers must be secured by a hitch lock or wheel clamp when unattended.		

Watercraft specified items extension

Item description	Sum covered/Cover Limit	Territorial Limits
Not Covered		

Goods in transit extension

Item description	Sum covered/Cover Limit	Territorial Limits
Goods in Transit	£5,000	Great Britain, Northern Ireland, the Channel Islands and the Isle of Man including sea or air transits between these territories
Any one vehicle operated by hauliers/carriers	£10,000	
Any one vehicle owned or operated by the Member	£5,000	
Personal Effects any one person each occurrence	£500	
Tarpaulin, sheets, ropes, securing chains, dunnage or packing materials	£1,000	
Any one postal package	£1,000	

Money and assault extension

Main Location - Unit 23 Hampstead Business Park , Lake Street, Stockport, SK2 7NW		
Item Description	**Sum covered/Cover Limit**	**Territorial Limits**
In the Buildings during Business Hours	£500	At location specified above
In transit	£500	Great Britain, Northern Ireland, the Channel Islands and the Isle of Man
In the Buildings outside Business Hours in an unspecified locked safe or strongroom	£1,000	At location specified above
In the Buildings outside Business Hours in a specified locked safe or strongroom	£500	
In the Buildings outside Business Hours not in a locked safe or strongroom	£500	

In the Member's, director's, partner's or authorised employee's residence	£2,000	
Non Negotiable Money	£250,000	
Clothing and Personal Effects	£250 each person	
Damage to a safe, strongroom, bag, case or waistcoat used to carry money	Its value at the time of loss up to £25,000 per item	
Assault Benefits	**Benefit amount**	**Territorial limits**
1. Death	£10,000	Great Britain, Northern Ireland, the Channel Islands and the Isle of Man including sea or air transits between these territories
2. Loss of Limb	£5,000	
3. Loss of Sight	£5,000	
4. Permanent Total Disablement	£100 each week - maximum 104 weeks	
5. Temporary Total Disablement	£100 each week - maximum 104 weeks	

BUSINESS INTERRUPTION SECTION

Item description	Sum covered/Cover Limit	Territorial Limits
Not Covered		

FIDELITY SECTION

Item description	Sum covered/Cover Limit	Territorial Limits
Not Covered		

LOSS OF LICENCE SECTION

Item description	Sum covered/Cover Limit	Territorial Limits
Not Covered		

EMPLOYERS' LIABILITY SECTION

Item Description	Limit of indemnity	Territorial Limits
All claims apart from terrorism	£10,000,000	Great Britain, Northern Ireland, the Isle of Man, the Channel Islands and temporary visits worldwide in the course of the Business
Terrorism	£5,000,000	
Offshore risks extension	Not included	Offshore installations in territorial waters around Great Britain and its Continental Shelf
Contribution subject to adjustment: Yes		

GENERAL LIABILITY AND PROFESSIONAL INDEMNITY SECTIONS

Item Description	Limit of indemnity	Territorial Limits
Public Liability	£5,000,000	Worldwide
Products and Pollution Liability any one occurrence and in the cover period	£5,000,000	
Professional Indemnity – any one occurrence and in the cover period	£100,000	
Special Conditions applicable to this Section: None		
Contribution subject to adjustment: Yes		

Your excesses

This table shows the excesses that apply to all the Sections of cover that have been selected. If any excesses are shown under the Endorsements below, these excesses apply instead of the excesses in the table.

Where a Section or type of cover shows an excess this is the first part of any claim that you must pay. If a claim falls into more than one Section or a type of cover within a Section, only one excess applies and this is the highest excess shown.

Section Applicable	Excess Description	Excess Amount
General Liability - Public, Products and Pollution Liability	Standard	£500
Professional Indemnity Section	Standard	£500
Property Section and All risks extension	Standard	£250
Money and assault extension	Standard	£250
Goods in transit extension	Standard	£250

Endorsements

General Endorsements
Activities covered are: road cycling, mountain biking, mountain walking, lowland & hill walking, night walking, orienteering, fell running, leisure walking, climbing indoor/outdoor/mobile walls & crag, caving, assault course, camping, hostel events, classroom training, education/sightseeing tours, management training, team building/initiative and tour operating/organising. Activities run by third parties with their own insurance: coasteering, gorge walking, stand up paddleboarding, kayaking, canoeing, powerboat - safety/stand by, sailing, sea level traverse, white water rafting & improvised, zip lining, surfing (man-made lake), water skiing, rib rides, lowland & hill walking, night walking, orienteering, skiing snow & dry slope, air rifle shooting, archery, bushcraft, classroom training, clay pigeon shooting, education/sightseeing tours, environmental studies, first aid training, climbing indoor/outdoor & mobile walls, caving, assault course, mine exploration, rope course (high & low) and quad bikes.

ACTIVITIES INDUSTRY MUTUAL

QBE

Signed by:

Sophia Reed

Sophia Reed – Mutual Manager, Thomas Miller Discretionary Mutual Management as Managers: Activities Industry Mutual Limited