



ACTIVITIES
INDUSTRY
MUTUAL

Schedule of Mutual Covers

LIABILITY - Schedule 1

Member Name Jon Chamberlain
Trading Name Adventure Training North East

<u>Sections 1&2 - Public and Products Liability</u>	Sum Covered/Limit
Public Liability Limit of Cover - each and every occurrence	£5,000,000
Products Liability Limit of Cover - any one occurrence and in the aggregate during the period of cover	£5,000,000
Member Excess (each and every loss)	£500

Special Conditions, Warranties or Exclusions

Activities are limited to those declared in writing by the Member and confirmed by the Mutual either in the proposal form or subsequently by email, letter or facsimile.

It is a condition precedent to liability that Bona Fide Sub Contractors have an indemnity equal to the limit of indemnity provided by the Mutual and its supporting insurer.

Cover for any loss or damage resulting from Sexual Abuse is limited to £500,000 on a claims made basis. Please refer to the full endorsement wording for details.

The indemnity provided by this section of cover shall also apply to incidents occurring prior to the Period of Cover but for which a claim is first made against the Member during the Period of Cover, provided that:

a) the Member is unable to obtain indemnity under any previous policy of insurance

b) the failure of the Member to obtain indemnity under any previous policy is not due to

i) restrictive clause in such policy or

ii) the breach of a policy condition non-disclosure or mis-representation or

iii) the repudiation by any Underwriter or Insurer arising from any alleged act or omission by or on behalf of the Assured

iv) the insolvency or liquidation of a previous insurer

c) the first notification of any claim is advised to the Mutual in writing during the same Period of Cover or with 30 days of the expiry of the same Period of Cover

d) cover will not apply to or include any actual or alleged liability whatsoever for any claim or claims in respect of loss or losses directly or indirectly arising out of, resulting from or in consequence of, or in any way involving asbestos, or any materials containing asbestos in whatever form or quantity.

e) the incident did not occur prior to 10/03/2008

Provided always that the indemnity granted by this endorsement shall not apply to any companies added to the Cover during the Period of Cover without specific agreement by the Mutual.



**ACTIVITIES
INDUSTRY
MUTUAL**

Section 3 - Employers' Liability

Limit of cover (each and every occurrence)

Sum Covered/Limit

£10,000,000

Member Excess (each and every loss)

£500

Special Conditions, Warranties or Exclusions

Activities are limited to those declared in writing by the Member and confirmed by the Mutual either in the proposal form or subsequently by email, letter or facsimile.

EXTENSION

Extension - Professional Indemnity

Limit of Cover

Sum Covered/Limit

£100,000

Member Excess (each and every loss)

£500

Special Conditions, Warranties or Exclusions

Activities are limited to those declared in writing by the Member and confirmed by the Mutual either in the proposal form or subsequently by email, letter or facsimile.



Signed by:

Nichola Carr - Underwriting
Manager - for and on behalf of Activities
Industry Mutual Limited