

Schedule of Mutual Covers

Member Name	OutdoorLads Ltd
Trading Name	OutdoorLads
Contract Number	Y145911QBE0124A
Member Number	OUTDO/440674MEMB
Cover Number	AIM100602
Primary Address	440 Royal Exchange, Manchester, M2 7EP
Period of cover (from)	09/09/2024
Period of cover (to)	08/09/2025
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.

SECTION 1: PROPERTY

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	£30,000	At location specified above

Main Location - Unit 23 Hampstead Business Park , Lake Street, Stockport, SK2 7NW		
Item Description - Computers (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.		

SECTION 2: BUSINESS INTERRUPTION

Item description	Sum covered/Cover Limit	Territorial Limits
Not Covered		

SECTION 3: MONEY AND ASSAULT

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	

SECTION 4: GOODS IN TRANSIT

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	

SECTION 5: LOSS OF LICENCE

Item description	Sum covered/Cover Limit	Territorial Limits
Not Covered		

SECTION 6: WATERCRAFT

Item description	Sum covered/Cover Limit	Territorial Limits
Not Covered		

SECTION 7: DISHONESTY OF EMPLOYEES

Item description	Sum covered/Cover Limit	Territorial Limits
Not Covered		

SECTION 8: EMPLOYERS' LIABILITY

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		

SECTION 9: PUBLIC, PRODUCTS AND POLLUTION LIABILITY

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
Public, Products and Pollution Liability	Standard	£500
Professional Indemnity	Standard	£500
Property	Standard	£250
Money and Assault	Standard	£250
Goods in Transit	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.



Signed by:

Sophia Reed

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

Registered in England and Wales No. 5372198, Registered Office: 90 Fenchurch Street, London EC3M 4ST.

Managed by Thomas Miller Discretionary Mutual Management, a trading style of Building Lifeplans Limited.

Activities Industry Mutual Limited (FRN: 451585) is an appointed representative of Building Lifeplans Limited, a company authorised and regulated by the Financial Conduct Authority (FRN: 311894) and registered in England, No. 3871048, Registered Office: 90 Fenchurch Street, London EC3M 4ST.

AIM - QBE - Property and Liability Schedule v2408_1.0