

Schedule of Mutual Covers

Member Name	OutdoorLads Ltd
Trading Name	OutdoorLads
Primary Address	440 Royal Exchange, Manchester, M2 7EP

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.

SECTION 1: PROPERTY

Item Description - Buildings (reinstatement basis of cover)	Sum covered/Limit of cover	Territorial Limits
Not covered		
All Risks Specified Items Extension		
Item Description – Specified Items	Sum covered/Limit of cover	Territorial Limits
Various Outdoor Equipment	£30,000	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 <ul style="list-style-type: none"> 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/Limit of cover	Territorial Limits
Not covered		

SECTION 3: MONEY AND ASSAULT

Item Description	Sum covered/Limit of cover	Territorial Limits
Not covered		

SECTION 4: GOODS IN TRANSIT

Item description	Sum covered/Limit of cover	Territorial Limits
Not covered		

SECTION 5: LOSS OF LIQUOR LICENCE

Item description	Sum covered/Limit of cover	Territorial Limits
Not covered		

SECTION 6: WATERCRAFT

Item description	Sum covered/Limit of cover	Territorial Limits
Not covered		

SECTION 7: DISHONESTY OF EMPLOYEES

Item description	Sum covered/Limit of cover	Territorial Limits
Not covered		

SECTION 8: EMPLOYERS' LIABILITY

Item Description	Limit of indemnity	Territorial Limits
Limit of cover - each and every occurrence	£10,000,000	Great Britain Northern Ireland the Isle of Man the Channel Islands and temporary visits worldwide in the course of the Business
Offshore extension	£10,000,000	Offshore installations in territorial waters around Great Britain and its Continental Shelf

SECTION 9: PUBLIC, PRODUCTS AND POLLUTION LIABILITY

Item Description	Limit of indemnity	Territorial Limits
Public Liability Limit of Cover - each and every occurrence	£5,000,000	Worldwide
Products and Pollution Liability Limit of Cover - any one occurrence and in the aggregate during the period of cover	£5,000,000	
Professional Indemnity	£100,000	

Special Conditions applicable to this Section

All sub-contractors must have insurance cover with an indemnity limit equal to the limit of cover shown above (unless shown differently under the Endorsement section).

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.

Excess description and Sections it applies to	Excess Amount
Public, Products and Pollution Liability	£500
Professional Indemnity	£500

Endorsements

General Endorsements
In no circumstance shall the Mutual's discretionary indemnity under any Sections of this Cover be given including any Extensions or Endorsements for the following: a) Coronavirus disease (COVID-19), b) Severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2), c) any mutation or variation of SARS-CoV-2, or any fear or threat of a), b) or c) above.
The following exclusion is added to Section 3 'All Risks', Specified Items EXCLUSIONS - 10. DAMAGE whilst the Property Covered is in use by participants for the purpose for which the Property Covered was intended.
It is a condition precedent to liability that all trailers are secured by way of a hitch lock or wheel clamp when unattended.
Activities covered are: Road Cycling, Mountain Biking, Mountain Walking, Lowland & Hill Walking, Fell Running, Leisure Walking, Climbing Indoor/ Outdoor & Crag, Camping, Hostel Events, Skiing Indoor & Dryslope.
Activities run by third parties with their own insurance: Coasteering, Gorge Walking, Caving, Stand Up Paddleboarding, Kayaking, Canoeing, sailing, Sea Level Traverse, White Water Rafting, Zip Lining, Surfing (man-made lake) & Rib Rides.

 ACTIVITIES INDUSTRY MUTUAL	 QBE	Signed by:  Martin Richards - Head of Underwriting - <i>for and on behalf of Activities Industry Mutual Limited</i>
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