

Schedule of Mutual Covers

Member Name	OutdoorLads Ltd
Trading Name	OutdoorLads
Primary Address	440 Royal Exchange, Manchester, M2 7EP
Period of cover (from)	22/03/2023
Period of cover (to)	08/09/2023
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

Item Description - Buildings (reinstatement basis of cover)	Sum covered/Cover Limit	Territorial Limits
Not Covered		

All Risks Specified Items Extension		
Item Description – Specified Items	Sum covered/Cover Limit	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: 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

Item Description	Sum covered/Cover Limit	Territorial Limits
Not Covered		

SECTION 4: GOODS IN TRANSIT

Item description	Sum covered/Cover Limit	Territorial Limits
Not Covered		

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

Endorsements

General Endorsements

Activities covered are: Road Cycling, Mountain Biking, Mountain Walking, Lowland & Hill Walking, Fell Running, Leisure Walking, Caving, Climbing Indoor/ Outdoor & Crag, Camping, Hostel Events, Skiing Indoor & Dryslope.

Activities run by third parties with their own insurance: Coasteering, Gorge Walking, 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:  Sophia Reed – Mutual Manager, Thomas Miller Discretionary Mutual Management as Managers: Activities Industry Mutual Limited
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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.
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