

Certificate of Liability Cover

Contract Number	Y145911QBE0123A
Member Number	AIM/LOCHI212
Cover Number	LOCHI212

This Certificate is issued by Activities Industry Mutual Limited and confirms that the named Member is a Member of the Mutual and that the Mutual provides cover to the Member in respect of the Liabilities described below.

Name of Member	Cairngorm Canoeing & Sailing School Ltd
Trading as	Loch Insh Watersports And Insh Hall Ski Lodge
Member's representative	Duncan Freshwater
Business description	Canoeing & Sailing School, Activities, Play Areas, Restaurant, Bar, Accommodation & Charter of RIBs
Cover Period(from)	01/10/2023
Cover Period (to)	30/09/2024
	Both dates included

LIABILITY COVER

Employers' Liability - To indemnify the Member for legal liability in respect of bodily injury or death suffered by the Member's directors or employees arising out of and in the course of their employment by the Member caused during the Cover Period in connection with the Member's business, and Claimant's and Member's costs and expenses arising therefrom as more fully described in the Cover Wording

Cover Limit - each and every occurrence up to £10,000,000

Terrorism Sub Limit - each and every occurrence up to £5,000,000

Public and Products Liability - To indemnify the Member for legal liability for bodily injury or death and accidental loss of or damage to property as more fully described in the Cover Wording

Public Liability

Cover Limit- each and every occurrence up to £10,000,000

Products Liability

Cover Limit - any one occurrence and in the aggregate during the cover Period up to £10,000,000

Professional Indemnity - To indemnify the Member for legal liability in respect of alleged inadequate advice, services or designs provided by the Member causing financial loss. Only claims notified to the Mutual in the Period of Cover Period may be the subject of indemnity under this cover

Cover Limit - any one occurrence and in the aggregate during the Cover Period up to £100,000



Signed by:

Sophia Reed

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