

## Certificate of Liability Cover

|                 |                 |
|-----------------|-----------------|
| Contract Number | Y145911QBE0124A |
| 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)      | 01/10/2024                                                                                          |
| Cover Period (to)       | 30/09/2025                                                                                          |
|                         | 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 |
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**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

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

*Sophia Reed*

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