



**ACTIVITIES
INDUSTRY
MUTUAL**

Certificate of Entry

Contract Number B601627538G15

Member Number VOEXL1030

Name of Member Venture Out Expeditions Ltd

Trading As Venture Out Expeditions Ltd

Trading Address 6 Gower Road, Stockport, Greater Manchester, SK4 2QY

Outdoor activities business, mainly offering, Duke of Edinburgh Expeditions, walking, canoeing, and cycling. Clients will be schools

Business Description and youth groups.

Member Representative Kevin Beattie

Period of cover (from) 11 July 2016

Period of cover (to) 10 July 2017

Both days inclusive

Cover is provided in accordance with the terms of the Rules, the Memorandum and Articles of Association and the Cover and Policy wordings which are available on the AIM website at www.activitiesindustrymutual.co.uk

Mutual Discretionary Cover

Cover is provided by Activities Industry Mutual Limited on a discretionary basis subject to the terms conditions and limitations contained in the Cover Wording and supporting schedules up to the following Limits of Indemnity:

Public Liability:	£100,000 any one Occurrence
Product Liability:	£100,000 any one Occurrence
Professional Indemnity:	£100,000 for all Occurrences
Employers' Liability:	£100,000 any one Occurrence

Property Damage including Business Interruption, Money and Personal Accident, Stock and Loss of Licence:	£100,000 any one Occurrence
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The cover provided by Activities Industry Mutual Limited on all liability sections is subject to the Member's excess of £500 each and every loss which shall be borne by the Member.

Excess Insurance

Mitsui Sumitomo Insurance at Lloyd's Limited (Lloyd's Syndicate 3210) agrees, subject to the terms conditions and limitations contained in the Public/Products Policy of Insurance and Professional Indemnity Insurance Extension, the Employers' Liability Policy of Insurance and the Property Damage Policy of Insurance, to indemnify the Member (the Assured) subject to the deductible, of

Public Liability:	£100,000 any one Occurrence
Product Liability:	£100,000 any one Occurrence
Professional Indemnity:	£100,000 for all Occurrences
Employers' Liability:	£100,000 any one Occurrence*

Property Damage including Business Interruption, Money and Personal Accident, Stock and Loss of Licence:	£100,000 any one Occurrence
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up to the following Limits of Indemnity

Public Liability:	£5,000,000 any one Occurrence but all incidents during the period of Cover in respect of Pollution
Product Liability:	£5,000,000 for all Occurrences during the Period of Cover
Professional Indemnity:	£100,000 for all Occurrences during the Period of Cover
Employers' Liability:	£10,000,000 any one Occurrence but sub-limited to £5,000,000 any one Occurrence for Terrorism
Property Damage including Business Interruption, Money and Personal Accident, Stock and Loss of Licence:	Limits as per Schedule

* The liability of the Member (the Assured) to pay the Deductible under the Employers' Liability Insurance to Mitsui Sumitomo at Lloyd's Limited (Lloyd's Syndicate 3210) as set out in the definition of "deductible" in the Policy is met by Activities Industry Mutual Limited on a discretionary basis in accordance with the terms conditions and limitations of the Mutual discretionary cover.

Stop Loss Insurance - For Information Only

Mitsui Sumitomo Insurance at Lloyd's Limited (Lloyd's Syndicate 3210) also provides annual Stop Loss insurance for the benefit of all Members. This protects the Mutual against an aggregation of claims paid in any one period

Mutual Contribution - Summary 1 - Liability	£974.47
Mutual Contribution - Summary 2 - Property	£0.00
Total Mutual Contribution (which includes the Premium payable to Mitsui Sumitomo Insurance at Lloyd's Limited (Lloyds Syndicate 3210) and Insurance Premium Tax thereon.	£974.47



Signed - Shaun Fyson - Mutual Manager, Regis Mutual Management Limited
for and on behalf of Mitsui Sumitomo Insurance at Lloyd's Limited



Signed - Martin Richards - Head of Underwriting
for and on behalf of Activities Industry Mutual Limited

This is to Certify that in accordance with the authorisation granted under the Contract (the number of which is specified in the Schedule) to the undersigned by certain Underwriters at Lloyd's, whose definitive numbers and the proportions underwritten by them, which will be supplied on application, can be ascertained by reference to the said Contract which bears the Seal of Lloyd's Policy Signing Office and in consideration of the payment of the premium specified herein, the said Underwriters are hereby bound, severally and not jointly, their Executors and Administrators, to insure in accordance with the terms and conditions contained herein or endorsed hereon.

Dated:

11 July 2016

Explanatory Note

This note is for information only and does not form part of the contracts between the Member and Activities Industry Mutual Limited and Mitsui Sumitomo Insurance at Lloyd's Limited (Lloyd's Syndicate 3210).

The terms and conditions of the Mutual cover and the insurance policy mirror each other, and Activities Industry Mutual Limited and Mitsui Sumitomo Insurance at Lloyd's Limited have agreed to co-operate in the handling of claims. In this way Members are provided with seamless cover.

PLEASE NOTE - This notice contains important information - PLEASE READ CAREFULLY

The liability of an insurer under this contract is several and not joint with other insurers party to this contract. An insurer is liable only for the proportion of liability it has underwritten. An insurer is not jointly liable for the proportion of liability underwritten by any other insurer. Nor is an insurer otherwise responsible for any liability of any other insurer that may underwrite this contract.

The proportion of liability under this contract underwritten by an insurer (or, in the case of a Lloyd's syndicate, the total of the proportions underwritten by all the members of the syndicate taken together) is shown in this contract.