



# ACTIVITIES INDUSTRY MUTUAL

## Promoting best practice in the activities industry

Empowering Members

Generating savings

Enhancing control

AIM is a **Mutual** – like a co-operative owned by the Members, for the Members. Membership offers a network of likeminded providers working towards a common goal. Members connect with each other to help resolve specific issues or questions.

The Members answer to the Members rather than to shareholders of insurance companies looking for large profits.

The Mutual is run by a **small, dedicated and experienced team** and overseen by an elected **Board of Directors** all of whom come from the activities industry.

## Cost effective, tailored cover

AIM's cover is **cost effective** and of **high quality**, tailored specifically to our Members' needs.

AIM works in partnership with some of the leading industry bodies such as the **ABC, IOL, AHOEC, CLOtC & NCC** in order to support the various sectors and maintain the high standards for the industry.

*In the years that the Mutual makes a profit, the surplus may either be reinvested into the Mutual or be distributed back to Members. This is at the discretion of the Board.*

## Cover solutions

We provide a **complete cover solution** for your core requirements within the mutual and use a well-established broker to obtain competitive standard market covers such as Directors & Officers, PA/Travel, Cyber and event cancellation.

To assist with the many challenges your business faces, the Mutual has partnered with **ARAG plc** to provide **Legal Expenses** cover. This is included with your Membership and provides professional, legal and financial support, and counselling services for staff and their families.

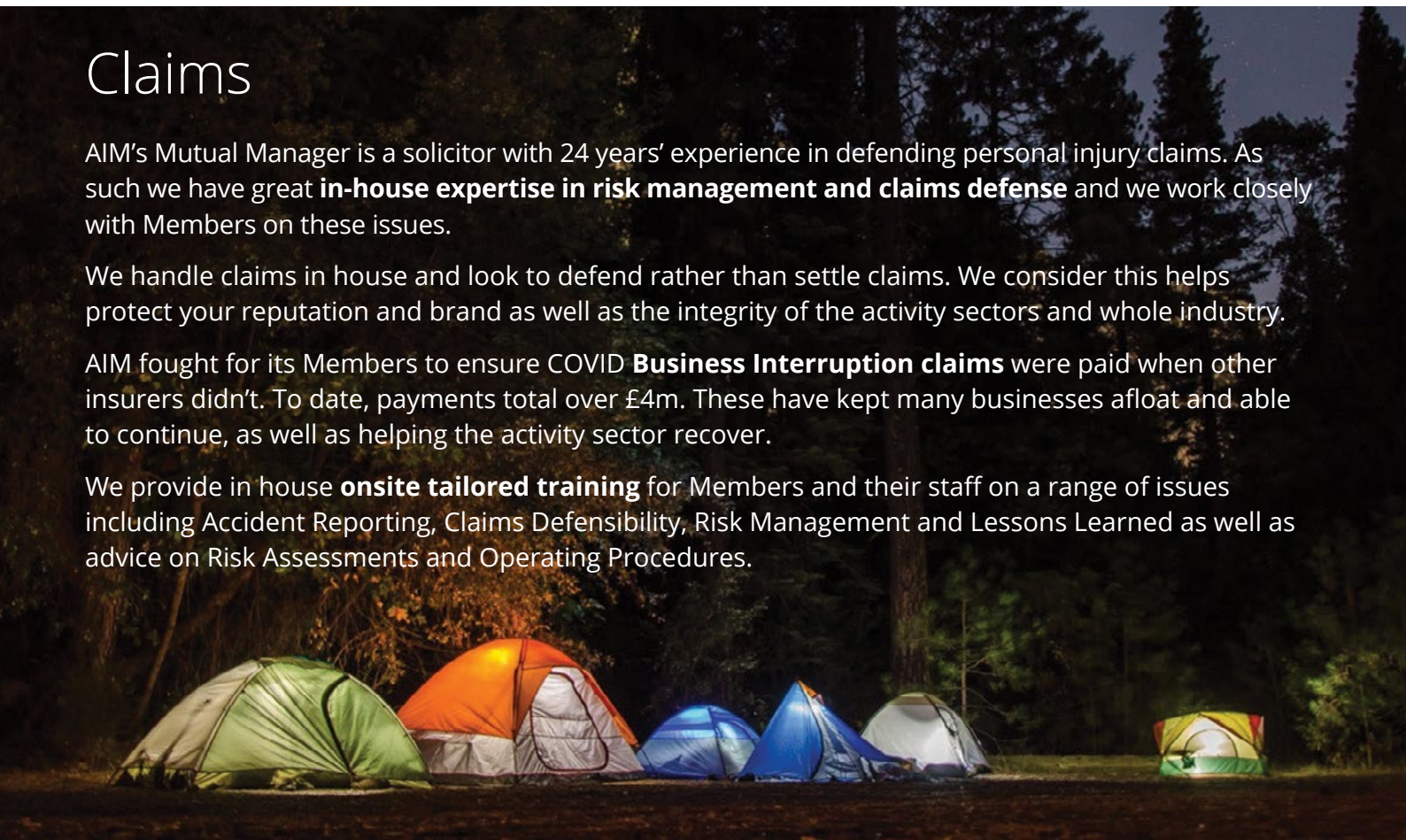
## Claims

AIM's Mutual Manager is a solicitor with 24 years' experience in defending personal injury claims. As such we have great **in-house expertise in risk management and claims defense** and we work closely with Members on these issues.

We handle claims in house and look to defend rather than settle claims. We consider this helps protect your reputation and brand as well as the integrity of the activity sectors and whole industry.

AIM fought for its Members to ensure COVID **Business Interruption claims** were paid when other insurers didn't. To date, payments total over £4m. These have kept many businesses afloat and able to continue, as well as helping the activity sector recover.

We provide in house **onsite tailored training** for Members and their staff on a range of issues including Accident Reporting, Claims Defensibility, Risk Management and Lessons Learned as well as advice on Risk Assessments and Operating Procedures.





The Activities Industry Mutual (AIM) specialises in providing an alternative to insurance products and services for the activities sector.

AIM is a membership community formed of industry practitioners. Owned by its Members and operated on their behalf via an elected board of outdoor adventure experts it was formed for the sole purpose of providing economical and high-quality cover for individuals and organisations operating in this rapidly growing sector.

We work hand in hand with some of the country's leading industry bodies to promote best practice in the outdoor sector.

AIM's coverage is tailored to our Members' specific needs and offers a long-term solution that provides value, security and certainty, no matter how volatile the economy.

**We love seeing our Members! We visit regularly for renewal meetings, training sessions, or just on request.**

If you would like a quotation or a visit please email [info@activitiesindustrymutual.co.uk](mailto:info@activitiesindustrymutual.co.uk) or call 01892 888 423.

*When you ask us for a quote, we will collect personal information from you.*

*Please see our full privacy notice at [activitiesindustrymutual.co.uk/cookies-privacy-policy](https://activitiesindustrymutual.co.uk/cookies-privacy-policy), which explains why we use it, your legal rights and who to contact if you have any queries or concerns about how we use your personal information.*



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