

On Target

The Activities Industry Mutual Newsletter

Spring 2025



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Photo: Stubbers Adventure Centre

Message from our Chairman

I am writing this introduction on a beautiful, sunny April day. Out of my office window I can see and hear groups of children enjoying a range of adventure activities as part of their organised school excursions. Over the Easter holidays we expect there to be crowds of families enjoying time together in our park and a welcome break from phones, screens and other life challenges.

The adventure activity sector plays an important part in improving the nations mental health, fitness and resilience. But this year businesses providing these activities will be questioning their own resilience, particularly with the challenge of balancing the cost of delivery with ensuring that quality experiences continue to be affordable to a wide client base. There is plenty enough to stress about when running an adventure activity business so, the potential for liability claims, or the cost of replacing damaged or lost property, need not be an added worry, provided that cover is sufficiently robust.

AIM's provides an excellent alternative to traditional insurance models. Mutuality means being part of a well-managed insurance scheme, owned and controlled by its members and fully protected by excess insurance policies. It also means that the management of your policy is overseen by a board of directors appointed from the membership, so you can be sure that from the top down AIM understands your business through the lived experience of the directors and sector expertise of the managers.

AIM has an excellent and longstanding management team ably led by Sophia Reed. Over the years the team have built up considerable experience in the Adventure Activity sector and they are very well placed to assist on cover and claims matters.

Efficient and dedicated claims handling are central to the Mutual's work, with strong defensibility of claims a priority. This not only protects Members' brands and reputations but also sets a standard for the adventure activities sector.

Finally, and most importantly, thank you to you, our current Members. Your continued support and dedication to risk management is invaluable, and we are here to assist you when you need us. We will endeavour to continue to protect your interests and support you as the leading provider of liability cover in the adventure activity sector.

The team at AIM and myself wish **On Target** readers a safe and successful season.




Bob Edwards
Chairman
Activities Industry Mutual Ltd



A Financial View

Last year, I shared how we moved from a surplus in 2021/22 in to a more cautious 2022/23. This reflected a shift in how we account for Incurred But Not Reported incidents (IBNR). This change helped us build resilience for our future and I'm delighted to say that it's paying off.

I'm very pleased to report that 2023/24 has brought us back into a surplus. This is thanks to our prudent financial management and our continued focus on long-term sustainability. This is a great step forward and a positive signal that the actions we're taking are productive.

We are now turning our attention to strengthening our 'Technical Account', essentially reviewing and evolving our core performance so we are less reliant on investment income. With the expertise of Thomas Miller and the commitment of the Board, we're actively working to make AIM even stronger and more resilient for the future.

Our Members' funds have seen a meaningful increase, and we are confidentially building on this growth. Our strengthened financial foundation gives us more leverage when negotiating with underwriters and ultimately helps us provide even better value to all our Members.

We understand these are still challenging times, but one thing is clear: AIM is here for the long haul. With over 1,200 Members, we are proud to be a trusted partner for our sector; offering support, reassurance, and long-term stability, that others struggle to match.

While other insurers may occasionally offer lower prices, few can offer the commitment, industry knowledge, and consistency that AIM has delivered year after year.

Finally, a heartfelt thank you to Karen in the Accounts team. She has been with us since the beginning and joined us on our journey from Regis to Thomas Miller. Karen has been a vital part of AIM's continued success. As she now steps into a well-earned retirement, the Board and I wish her every happiness in the future.

Wishing all our Members a very safe, successful, and rewarding 2025.




Peter Gordon
Chair of the
Finance Committee



MEMBER FOCUS | Hafod Trails

Q Can you provide an overview of the business and what you offer and to whom?

We are a family owned and run Mountain Bike Uplift Venue. Meet the team; I'm Charlie and together with my brother Alex, and my husband Tom, we are Hafod Trails. We are also incredibly lucky to have the support of my parents Mike and Jane - Dad was uplift driver extraordinaire last season. Tom and I have 3 kids, and they love nothing more than showing folks round their 'back garden' and can usually be found enjoying some food from the Grub Hub at lunchtime!

Q Are there any challenges you face in 2025 in the industry or want to raise awareness of?

I'd like to think we are pretty adept at overcoming challenges, and we are no strangers to hard work. In the world of Hafod Trails, Storm Darragh was a good example of this, the damage we sustained was extensive and the clear up took three of us 7 weeks, working 7 days a week, although we did take a few days off over Christmas. 7 weeks is a long time when you are a fledging business and whilst we are behind schedule, we are back bringing the winter upgrade plans to life. In the wider industry - mountain biking has real transformative power in society and offers profound benefits. It is very important to us at Hafod Trails to make what we do as accessible as possible to as many people as we can and we're in a fantastic position to be able to do that. I am incredibly proud to be a regional champion for Project FIAS (Fostering Inclusive Action Sports). I believe the Framework developed by Project FIAS is intrinsic to the MTB industry fulfilling its potential and this amazing sport leading the way to proper inclusivity and accessibility.

Q You have been with the Mutual since 2024? how did you hear about AIM (if you can remember!) and what do you see as the benefits of being part of the Mutual?

AIM was recommended to us by Gwenda and Joe at Dirt Farm, so a huge thanks to them, as we have been really impressed with AIM from the word go and haven't looked back since! Everyone we have dealt with at AIM has always been approachable, knowledgeable and helpful. – Thanks Charlie

Q There are many bike parks in Wales, what would you say you do differently at Hafod Trails.

Being a small, family run business does give us the flexibility to do things slightly differently. We'd like to think we're inclusive, family friendly, innovative and always questioning the best way to do things - not just accepting the norm is the best way! The uplift vehicles and trailers are without a doubt a huge unique selling point for us. Little things can make a big difference too - we have a shelter at the top of the trails, there's also going to be unisex toilet facilities at the top of the hill for the 2025. It is all about our fantastic community at Hafod Trails, we harbour a friendly, encouraging and supportive vibe. The smaller number of visitors, compared to the larger bike parks makes you feel like you are one of the family by the end of the day.

Q Do you have any exciting projects lined up for the future? Have you had to diversify into new markets?

We are planning and developing some new trails which will be built and opened during the 2025 season - all of which we're very excited about! We are also looking to expand our coaching offering this season and are hoping to host a few special events and races, so watch this space.

Q The Mutual offers cover to a wide range of activity providers, do you enjoy other activities not on two wheels, and if so is there something you would like to try?

We're generally pretty busy here, leaving little time for 'other activities' but luckily all of us are into MTB, so we try to get out for rides as often as possible in the beautiful Brechfa Forest which is just across the road from us. So, beyond that, we do not have much time for anything else, but hopefully when (if) things get less busy we will look to other members for new hobby inspiration.



Hafod
Trails

Author: **Charlie Kingswood**
Director, Hafod Trails

Hafod Trails | Bike Park
Llandeilo, Wales
(www.hafodtrails.co.uk)



Don't forget to join the AIM Members' FB group.

facebook.com/groups/798451153625523

The AIM Facebook group has been set up exclusively for our members. The idea behind this group is that it as an opportunity to share thoughts, ideas, and problems you may be encountering.

It is aimed at owners, managers, and staff in senior positions at your centres who may benefit from being kept informed of industry issues and who may want to have some input. Please feel free to invite such members of staff to join this group. You must be an AIM member to join and please state your Member name when you request to join.

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MEMBER FOCUS | Bryntysilio Outdoor Education Centre

Q Can you provide an overview of the business and what you offer and to whom?

Bryntysilio is an outdoor centre 4km from the town of Llangollen, North East Wales. We are an incorporated charity with three objectives:

- Quality outdoor education for young people. Typically, schools come from across the UK for a week's residential. The format has remained largely unchanged for the last 57 years. Young people realise they are more capable than they thought, making lifelong memories!
- Health, well-being, and development for adults. Last year, we ran five different projects, largely from the grant funds. For one project, we set up a warm hub for the general public to attend the centre where they could access a warm building, a two-course meal, and a warm welcome with activities in the depths of winter. Another, we ran a confidence development programme for adults in Denbighshire who were out of work, training, or education. This was a six-month project with outdoor activities as a metaphor for change and using the whole centre. This means that participants could 'work' in the kitchen, garden, maintenance, or educational teams, gaining experience, qualifications, and confidence to apply for work. More information can be found here: <https://www.bryntysilio.co.uk/about-us/brilliant-brynty-projects/>
- Understanding and sharing best practices in the outdoors. We are a publishing and training institution set about helping over practitioners develop in the outdoors. This is original research, case studies and training courses.

Q Are there any challenges you face in 2025 in the industry or want to raise awareness of?

- The cost-of-living crisis remains a constant challenge. 2023-24 saw a drop in overall numbers even though we had more visiting schools than ever, i.e., schools are bringing fewer students per year group. This has rebounded in 2024-25 but remains a source of vigilance. Equally, the cost of food, maintenance and national insurance adds further pressure on the other side of the balance sheet!

- Our main challenge at the moment is navigating a complex planning application for the full estate regeneration and refurbishment of the Bryntysilio Estate. While the individuals with the council and design team are helpful, supportive, and positive, the process itself is expensive, energy-consuming, and slow. The planning system is clearly rule-based and, therefore, suffers from narrow system thinking that ultimately stifles true innovation. However, the vast majority of improvements we want to see Brynty have been received warmly within the pre-application process, including the restoration of an original part of the Hall that Queen Victoria stayed in, which was knocked down in the 1950s. We are seeking £5m worth of investment in the next 5-8 years, with a number of good funding options, making Brynty a hugely exciting place to be.
- Quality workforce is challenging to find. There appears to be a shortage of chefs and kitchen staff locally, and we were very fortunate to find a fantastic new morning chef recently. It is also unclear how early career instructors are best entering the workplace. We have some enthusiastic college leavers who require a lot of training to become deployable, trustworthy, and competent. There are not many instructors who can lead multi-activity weeks either.
- Access to wild spaces appears to be decreasing all the time, slowly, one venue at a time, but over the last decade, pressure on natural and near-natural settings has restricted the places we can go. On one hand, it is understandable, overuse is damaging wildlife. On the other hand, people will not care about things they have not experienced – making it more critical than ever that young people & adults understand and experience natural places.



You first joined the Mutual in 2018, how did you hear about AIM (if you can remember!) and what do you see as the benefits of being part of the Mutual?

I met Sophia at a trade conference and had heard about AIM through colleagues. I wanted to be insured by an organisation that understood the outdoors, Bryntysilio and looking out for us. Rather than a faceless insurance broker.

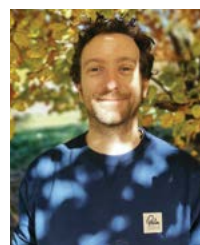


Q Do you have any exciting projects lined up for the future? Have you had to diversify into new markets?

- Between now and planning permission being granted and the start of phased construction of the main works previously mentioned, I plan to update some of our IT systems. The back end of our website needs attention. I want to build a system to host our consent forms and booking process, and separately, I want to build a system for our risk management processes. A lot of people would not consider this exciting, but I like finding smart ways of using technology, and not just for the sake of it.
- We are waiting to hear regarding the outcome of some of our 25-26 funding grant applications so hope we will be given the opportunity to help more people.
- We are always considering how, if any, we can offer something to the tourist market in Llangollen. It's a honeypot town, so there are clearly opportunities for us with a quality product in a beautiful setting, but I think this will wait until after the refurbishment.

Q The Mutual offers cover to a wide range of activity providers, what would you say is your favourite activity or something you would like to try?

- Personally, there is nothing better than a paddlesport multiday. I found a couple of days off in early January, so my wife and I headed to Scotland to do the Loch Shiel circuit. Despite snow-covered grounds, we lived well over three days and recharged with sights of sea eagles, loons, and otters. I've been extremely fortunate to have paddled sea kayaks, canoes and white-water kayaks all over the world, and I still enjoy bobbing around on any body of water with friends (increasingly my son). A solo lap of the classic stretch of the Afon Dee is an escape when I need it – I can see the put on from my office!



Author: Dr Chris Eastabrook
CEO/Head of Centre

Bryntysilio Outdoor Education Centre
www.bryntysilio.co.uk



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Mutual Membership Update

AIM is a cornerstone for adventurous activity providers, offering specialised cover solutions tailored to the unique needs of the sector. AIM's Members encompass a diverse range of organisations, including residential, climbing and bouldering walls, water sports facilities, and other businesses that provide adventure and learning experiences to school children and the public alike. Our Members rely on AIM to help mitigate the risks associated with their activities, ensuring they can operate safely and confidently.

Over the past two decades, AIM has demonstrated remarkable growth, reflecting its commitment to the industry and the trust it has built with its clients. Notably, the past year has been the most successful in AIM's history. This achievement is a testament to AIM's ability to adapt to changing market conditions and its unwavering dedication to our Members.

AIM doesn't believe in a one size fits all approach to underwriting, and we understand that every provider is different. We review operational documentation, claims experience, turnover and wage roll as well as property construction types and security measures. The underwriting team follow strict underwriting procedures to assess the risks and rate appropriately. As a result, AIM's claims experience and claims defensibility across all sectors is extremely good. AIM covers many providers the length and breadth of the British Isles, covering a wide variety of activities from archery to zip wires. AIM does not cover trampoline parks, bouncy castle parks or inflatable water parks, where this is the core business.

The insurance market for activity providers has faced significant challenges in recent years. The number of insurers willing to cover adventurous activities has dwindled, making it increasingly difficult for providers to obtain the necessary coverage. This contraction in the market post COVID can be attributed to the perceived high risks associated with these activities and the potential for substantial claims. As a result, many

providers have struggled to find insurers willing to offer comprehensive and affordable policies. In fact we have come full circle to why AIM was established in the first place!

Despite these challenges, AIM has remained a steadfast ally for the sector. The Mutual's strength lies in its deep understanding of the industry and its ability to offer tailored cover solutions that address the specific risks faced by its Members. AIM's commitment to the sector is evident in its proactive approach to risk management and its efforts to educate Members on best practices for safety and liability reduction.

AIM's dedication to ensuring that adventurous activity providers can access the right cover is unwavering. The Mutual continues to innovate and expand its offerings, providing clients with the peace of mind they need to focus on delivering exceptional experiences. AIM's success is built on a foundation of trust, expertise, and a genuine commitment to the well-being of its clients.

The Team (see page 28) may be small but each of us can handle Members' enquiries. If you are reading this and would like to get a quote from AIM, you can speak with Brad or Ralph. If you are an existing Member and have a query you can ring and speak with Liz, Amy or Mark. For cover reviews or site visits you can speak with Ralph, our Account Executive who will happily arrange a time to meet with you. Cathy heads up AIM's marketing, events and social media. Sophia, the Mutual Manager has many years of experience as a lawyer and provides staff training to Members on risk management and claims defensibility.



Ralph Doe
Account Executive
Activities Industry Mutual Ltd

Meet the AIM Claims Team

QUESTIONS:

1. What's your favourite thing about working on the Claims team?
2. If you had to eat one meal for the rest of your life, what would it be?
3. If you could have coffee with anyone in the world, who would you choose and what would you talk about?
4. If you could be in a room with every item you've ever lost, what would you be most excited to find?

Nic Warmink, Head of Claims



- 1 My favourite thing about working on the Claims team is the opportunity to solve complex problems and help people navigate challenging situations. It's incredibly rewarding to assist someone in getting the support they need during tough times. Plus, the teamwork and collaboration with colleagues make every day interesting and fulfilling. It's like being part of a detective squad, piecing together information to find the best solutions!
- 2 It would be pizza. Why? Because it's like a blank canvas for food! One day it's a classic Margherita, the next it's a wild BBQ chicken extravaganza or New Yorker. Plus, if anyone asks, I can always say I'm getting my daily serving of vegetables... on top of a delicious layer of cheese and dough!
- 3 If I could have coffee with a historical figure, I'd choose Leonardo da Vinci. We'd chat about his incredible inventions, and I'd ask him how he managed to juggle being a painter, scientist, and inventor all at once. Plus, I'd love to see his reaction to modern technology—imagine explaining a smartphone to the guy who sketched the first helicopter!
- 4 I'd be most excited to find my missing socks. Finally, I'd solve the great mystery of the disappearing sock pairs! Plus, I'd probably find that one pen that always seemed to vanish right when I needed it most.

Emma Jones, Claims Handler



- 1 The opportunity to help members when they need us most and that no one day is the same! The variety of incidents reported to us no matter how large or small also give me the chance to investigate, help and provide the support they need.
- 2 Crisps. I wouldn't say I had a problem....but I can't go a day without them!
- 3 The actor, Gary Oldman, because he is a dedicated man of his craft. I would like to ask him about his favourite childhood memory, why he chose acting as his vocation, what advice would he give his younger self and what the best piece of advice he could give to anyone about life.
- 4 The parts of my hearing I've probably lost over the years, going to music gigs!

Ben Lambert, Claims Handler



- 1 Being able to assist Members in what ever query they have, no matter how big or small. No two claims are the same which always keeps me on my toes, which is good as it broadens the knowledge.
- 2 I can't think of one particular meal, but anything from south America will do me just fine, but it has to come with fried plantain.
- 3 I would have to chose the master of finesse himself, Mr Thierry Henry. We would talk about how life was growing up in a rough suburb of Paris, how his career flourished in the Monaco team and the subsequent move to Arsenal, oh and of course his comeback goal against Leeds in the FA cup.
- 4 I think I would mostly be excited about finding my money, it seems to the ability to disappear all the time.

As a claim is the defining moment in the relationship between the Mutual and the Member, and our aim is to deliver an exceptional customer claims service at the moment of truth.

We make every effort to provide you with a market leading claims service and to make the claims experience as simple and as fair as possible for all our Members. Our members' interests are at the heart of everything we do and these form part of the values we hold.



Whilst we do receive hundreds of incident notification per year, actual claims managed vary between 75-90 per year and generally there is an even split between liability claims and material damage claims notified, but the majority of liability claims are Public Liability claims opposed to Employers Liability.

Misc Claim Stats

Since the commencement of AIM in 2007, over £18m has been paid in claims and AIM has managed over 1100 claims. Of these 50% tend to be liability claims and 50% material damage claims involving storm, theft and water damage.

The most common liability injuries are falling, fractures, wrist, facial injuries and bruising.

The average claims cost, which for liability claims can include general damages (injuries) , special damages (financial loss), solicitors fees etc are:

Material Damage claims	£6,700
Employers Liability claims	£11,000
Public Liability claims	£20,000

To report an incident or wish to discuss your claim, please call us on 01892 888423 and select the option or alternatively email us at claims@activitiesindustrymutual.co.uk.



Legal Update

Sexual Harassment at Work

Employers should take note of changes which came into force in October 2024

Many businesses have acknowledged that they have a problem with sexual harassment in their workplace.

In early 2023, McDonalds entered into a legally binding agreement with the Equality and Human Rights Commission (EHRC) whereby it agreed to actively take steps to eliminate sexual harassment within its workplace.

Other businesses that have reached similar agreements with the EHRC in recent times include IKEA and Sainsburys, with the latter stating that employees' safety was its 'highest priority' after being held liable for sexual harassment against an employee back in 2018.

However, there can be little doubt that workplace sexual harassment remains a significant problem in many businesses.

A series of government consultations have led to the introduction of an additional duty on employers commencing on 26 October 2024 (contained in the Worker Protection (Amendment of Equality Act 2010)).

The intention is to place a greater onus on employers to positively prevent sexual harassment.

From October 2024, every employer has an automatic duty to take reasonable steps to proactively prevent sexual harassment.

All employers actively need to do more to ensure workers are not harassed at work, or else, they may be held liable.

The Employment Tribunal will have the power to award potentially uncapped compensation if a claim for sexual harassment is successful.

In May 2023, an employee was awarded over £350,000 in compensation following successful claims at the Employment Tribunal, including sexual harassment and victimisation (see *Tahir v National Grid UK Ltd* [2023] ET 1803164/2021). It is evident that the costs to a business can be substantial, as can the reputational damage.

Whether an employer has taken reasonable steps to actively prevent sexual harassment is an objective test which will depend on the facts and circumstances of each case. In deciding whether a step is reasonable, several different factors would be considered by an Employment Tribunal, including the size and resources of the business, the relevant business sector, and the specific risks present in that workplace.

The EHRC recently updated its guidance on sexual harassment at work. The guidance details what can amount to sexual harassment and what may be deemed unwanted conduct of a sexual nature within the meaning of the Equality Act 2010.



The guidance also further details steps that can be taken by employers to not only prevent but also to respond to instances of sexual harassment.

We have outlined below some steps that you as an employer can take in preparation for this new proactive duty, but the EHCR guidance is also available here: equalityhumanrights.com/guidance/sexual-harassment-and-harassment-work-technical-guidance.

- **Training** – It is important to carry out effective training sessions with employees on topics such as what constitutes sexual harassment and how to avoid sexually harassing a colleague. Employees should be informed that all forms of sexual harassment are strictly prohibited and will result in disciplinary action (as should be detailed in internal policies). Managers should also be specifically trained on how to address such issues should they arise.
- **Policies** – It is important to have the correct policies in place on sexual harassment which signpost practical procedural steps to address all sexual harassment issues, and which will be followed by the business in all cases.

- **Guidance** – Clear guidance to employees on how to raise sexual harassment complaints and the steps that will be taken by the business.
- **Risk assessments** – Businesses may want to carry out risk assessments and act accordingly. For example, employees that work on night shifts or in an area with alcohol consumption may have a greater risk of being sexually harassed by colleagues. Accordingly, additional measures should be considered and put in place.
- **Act now** – Do not wait until a complaint for sexual harassment has been made before you take the necessary action.
- **Legal Advice** – If in doubt, seek legal advice to mitigate the potential costs to the business.



If you need advice on sexual harassment in the workplace and the steps that you as a business should be taking, please contact us.



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The Duties of Occupiers to Trespassers under the Occupiers' Liability Act 1984

Being an occupier of a premises brings with it a host of responsibilities, one of which is ensuring the safety of those who come onto the premises. While it's clear that lawful visitors are owed a duty of care, what about those who enter without permission? The Occupiers' Liability Act 1984 ("the 1984 Act") addresses this question, outlining the specific duties occupiers have towards trespassers.



The 1984 Act was introduced to fill the gaps left by its predecessor, the Occupiers' Liability Act 1957, which primarily addresses the responsibilities towards lawful visitors. The 1984 Act acknowledges that while trespassers do not have permission to be on the premises, they still deserve a basic level of protection against harm.

Under the 1984 Act, occupiers have a duty to take reasonable care to ensure that trespassers are not injured by dangers on their premises if the following conditions are met:

1. Awareness of danger: the occupier must be aware of the danger or have reasonable grounds to suspect it exists.
2. Expectation of trespassers: the occupier should know or reasonably anticipate that trespassers might come into the vicinity of the hazard.
3. Reasonable risk: the risk posed by the danger is one that the trespasser can reasonably expect some protection. The court here has distinguished between the classes of trespassers with innocent trespassers (such as children or unexpecting ramblers) being

reasonably expected to be offered protection, whilst a burglar or deliberate thrill seeker may not.

Consider a set of disused steps on an occupier's premises. If the occupier knows (or should know) the steps are rotten and defective, and they are aware that adolescents often frequent the steps after hours, the owner must take reasonable actions to mitigate the risk. This could involve repairing the steps, fencing off the steps to prevent access, or placing clear warning signs about the potential dangers. Conversely, if the occupier has no reason to expect trespassers or is unaware of the danger, the duty of care may not apply.

The 1984 Act stresses that the measures taken by occupiers must be reasonable. This means balancing the effort and cost required to address a hazard against the potential severity and likelihood of injury. For example, putting up warning signs or barriers to warn of the danger the steps might pose might be considered reasonable, while installing brand-new steps might not.

It is important to note that occupiers are not required to protect trespassers against obvious risks.¹ However, it is worth bearing in mind that what might be obvious to an adult might be less obvious to children.

Although the duty of care for trespassers is less stringent than for lawful visitors, occupiers must still act reasonably to prevent foreseeable injuries. Practical steps might include:

- Installing notices/signage (such as “DANGER, KEEP OUT!”) to warn off trespassers.
- Providing clear instructions to visitors (particularly children/younger adults) about where they are permitted to go. Lawful visitors can quickly become trespassers if they wander into an area of the premises that they are not permitted to be in and where there may be dangers.



- Take reasonable steps to remove hazards and/or opportunity. Premises checks to identify and maintain hazards is good practice to protect both lawful visitors and trespassers. Safely stowing away/locking up activities equipment (such as canoeing equipment, or high ropes courses) can discourage inquisitive children or thrill seekers.



Whether ‘reasonable steps’ have been taken will depend on 1) the seriousness of the danger, and 2) the type of trespasser that is likely to come. Case law has held that fencing off a potentially dangerous lake in case adults swam in it was not required. However, if the occupier can reasonably anticipate the presence of children, the occupier is likely to be expected to take more active steps, such as erecting/maintaining fences.

As always, each case is determined on its own facts and what is considered reasonable in one circumstance may not be reasonable in others. It is a question of balance and degree: the courts will consider how severe the danger is (e.g. is it a danger of significant injury and/or death), and how inconvenient it would be for the occupier to abate it. As above, greater (and possibly more expensive) steps are likely to be required if the danger is particularly severe and/or the occupier can reasonably expect wandering children/young adults.

¹ Examples of obvious risks that have been decided by the court include 1) diving into a pond in a country park (Tomlinson v Congleton BC [2003] UKHL 47), 2) attempting to slide down a banister of a staircase (Geary v JD Weatherspoon Plc [2011] EWHC 1506 (QB)), and 3) falling off the edge of an ornamental bridge with low parapets (Edwards v Sutton LBC [2016] EWCA Civ 1005). It is worth noting that all these cases were brought by adults (and not children).



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SnowDome Limited fined £100,000 over the Death of a Schoolboy

On 26 February 2025, at Telford Magistrates, SnowDome Limited from Staffordshire was fined £100,000 and ordered to pay a victim surcharge of £2,000 and costs of £14,534.



What Happened?

On 24 September 2021 Louis Watkiss, a 12-year-old boy was at a friend's tobogganing birthday party at SnowDome in Tamworth. He was travelling down the main ski slope on a plastic sledge when he crashed into a back of a staff member who was conducting a slope walk. The staff member fell backwards onto Louis, who suffered from skull fractures and sadly died at the scene.

Health and Safety Executive (HSE) Investigation

The HSE investigation found SnowDome had :

- Failed to ensure customers' safety when tobogganing at their venue
- Failed to have a suitable risk assessment for tobogganing
- Failed to consider all persons who are likely to be on the slope during tobogganing

As a result, there was no safe system of work, instruction, training, information or supervision to manage the risk of collisions between people tobogganing and others present on the slope.

For the investigation, HSE charged SnowDome with breaching healthy and safety regulations.

Magistrate's Hearing

SnowDome pleaded guilty to breaching sections 3(1) of the Health and Safety at Work etc. Act 1974.

At the Magistrate's hearing, the Court saw CCTV footage of incidents where collisions and near misses between customers and staff occurred two weeks before Louis attended.

When prosecuting the case, HSE said ski sports safety expert Chris Exall stated a staff member should only go on a ski slope when required and never turn their back on tobogganists.

In sentencing, Judge Kevin Grego said SnowDome failed to conduct a safe provision of activities, including tobogganing.

The HSE senior lawyer said, "Louis's death could have been prevented if the company had adequately assessed and controlled the risks associated with tobogganing activities."

Tobogganing is no longer offered at SnowDome in Tamworth, and helmets are now worn for every activity at the SnowDome, including ice skating.

There will be an inquest into his death next year.

In this sad case, Louise's death could have been prevented if SnowDome had a sufficient risk assessment and had considered all persons likely to be on the slope.

It is paramount that adequate risk assessments are in place and that employees are provided with sufficient instructions, training, information, and supervision for any activity. A safe system of work, risk assessments, and staff training is crucial if this type of claim is to be defended.



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Generational Inclusion in the Workplace

At our Member Day in February 2025, we heard from Alex Atherton regarding Generation Z and how to recruit and retain staff. It was an insightful session which prompted lots of discussion amongst the Members.

Leading on from that event we thought it would be interesting to look at generational inclusion and how these transfer to your workplace.

What is Generational Inclusion?

It refers to the practice of creating a workplace environment where employees of all ages feel valued, respected, and included. Generational inclusion thrives when all generations feel welcomed, respected, and included in an environment. Cultivating generational inclusion requires ensuring that all voices in the workforce are fully recognized, considered, understood, and appreciated.

When considering Generational Inclusion in the outdoor activity sector, it is essential to recognize the unique attributes that each generation brings to the table.

For instance, Baby Boomers may bring a wealth of experience and knowledge about traditional outdoor practices and conservation efforts, whereas Generation X might excel in leadership roles and have a deep understanding of the sector's historical evolution. Millennials, often characterized by their tech-savviness, can introduce innovative ways of integrating technology with outdoor activities, such as using mobile apps for navigation or social media for community engagement. Gen Z, growing up in a digital era, might be adept at leveraging digital platforms to promote outdoor activities and sustainability practices.

Why is Generational Inclusion Important?

- 1. Diverse Perspectives:** Each generation has its own set of experiences and viewpoints. By fostering generational inclusion, organizations can benefit from a wide range of ideas and solutions, leading to more innovative and effective problem-solving.¹
- 2. Enhanced Collaboration:** When employees from different age groups work together, they can learn from each other and build stronger, more cohesive teams. This can improve overall workplace dynamics and productivity.²
- 3. Talent Retention:** A workplace that values generational diversity is more likely to retain its employees. Workers feel more engaged and committed when they believe their contributions are recognized and appreciated, regardless of their age.³
- 4. Customer Relations:** A multigenerational workforce can better understand and relate to a diverse customer base. This can enhance customer service and help the organization connect with a broader audience.⁴
- 5. Future-Proofing:** As the workforce continues to evolve, organizations that embrace generational inclusion will be better positioned to adapt to changes and remain competitive in the global market.⁵

By promoting generational inclusion, companies can create a more dynamic, innovative, and resilient workplace that leverages the strengths of all its employees.

Here are the five generations currently in the workplace, along with their birth years, key characteristics, and percentage of the global workforce. It also looks at their preferred communication methods. How many of these do you recognise in your workplace currently?

Generation	Birth Years	Current Age (2025)
Traditionalists (Silent Generation)	1928-1945	80-97
Baby Boomers	1946-1964	61-79
Generation X	1965-1980	45-60
Millennials (Generation Y)	1981-1996	29-44
Generation Z	1997-2012	13-28

1. **Traditionalists (Silent Generation):**

Birth Years: 1928-1945

- Characteristics: Dependable, straightforward, loyal, and respectful of authority.

2. **Percentage of Global Workforce:** Less than 2%.⁶

- Preferred Communication Method: Personal touch, such as face-to-face meetings and handwritten notes.⁷

3. **Baby Boomers:** Birth Years: 1946-1964

- Characteristics: Optimistic, competitive, work-centric, and team-oriented.
- Percentage of Global Workforce: Approximately 25%.⁸
- Preferred Communication Method: Face-to-face or phone calls, but adaptable to email and other efficient methods.⁹

4. **Generation X:** Birth Years: 1965-1980

- Characteristics: Independent, resourceful, sceptical, and value work-life balance.
- Percentage of Global Workforce: Around 33%.¹⁰
- Preferred Communication Method: Direct and efficient, including emails and phone calls.¹¹

5. **Millennials (Generation Y):** Birth Years: 1981-1996

- Characteristics: Tech-savvy, collaborative, achievement-oriented, and value feedback.
- Percentage of Global Workforce: About 35%.¹²
- Preferred Communication Method: Digital communication, such as emails, texts, and instant messaging.¹³

6. **Generation Z:** Birth Years: 1997-2012

- Characteristics: Digital natives, entrepreneurial, socially conscious, and value diversity.
- Percentage of Global Workforce: Roughly 5%.¹⁴
- Preferred Communication Method: Instant messaging, social media, and other digital platforms.¹⁵

Differences within generations are greater than those between generations. While generational analysis helps understand changes over time, many Boomers are tech-savvy, and Gen Z members possess strong leadership potential.

Understanding these generational differences can help create a more inclusive and effective workplace. Is there a particular generation you find most interesting or challenging to work with?

Creating a more inclusive workplace is a collective effort that involves everyone, regardless of their role. Here are some practical steps individuals can take and that you may want to implement in your businesses:

1. **Educate Yourself**

- Learn about diversity and inclusion: Understand the various aspects of diversity, including race, gender, age, disability, and more. This knowledge can help you appreciate the unique perspectives of your colleagues.¹⁶

2. **Challenge Biases**

- Recognize and address your own biases: Everyone has unconscious biases. By becoming aware of them, you can work to minimize their impact on your behaviour and decisions.¹⁷

3. Promote Open Communication

- Encourage dialogue: Create a safe space for open and honest conversations about diversity and inclusion. Listen actively and respectfully to others' experiences and viewpoints.¹⁸

4. Support Colleagues

- Be an ally: Stand up for colleagues who may be marginalized or discriminated against. Offer support and advocate for their inclusion in team activities and decision-making processes.¹⁹

5. Foster Collaboration

- Encourage teamwork: Promote a collaborative environment where everyone's contributions are valued. Diverse teams often produce more innovative solutions.²⁰

6. Provide Feedback

- Give constructive feedback: Offer feedback that is specific, actionable, and focused on behaviours rather than personal attributes. This helps create a culture of continuous improvement and mutual respect.

7. Celebrate Diversity

- Acknowledge and celebrate differences: Recognize and celebrate the diverse backgrounds and achievements of your colleagues. This can help build a more inclusive and positive workplace culture.

8. Participate in Training

- Engage in diversity training: Participate in workshops and training sessions on diversity, equity, and inclusion. These can provide valuable insights and tools for fostering an inclusive environment.

9. Advocate for Inclusive Policies

- Support inclusive policies: Advocate for policies and practices that promote diversity and inclusion, such as flexible work arrangements, equitable hiring practices, and accessible facilities.

10. Lead by Example

- Model inclusive behaviour: Demonstrate inclusive behaviour in your daily interactions. Your actions can influence others and contribute to a more inclusive workplace culture.

Some of the content included here was provided by Alex Atherton who provides coaching for senior leadership and teams and speaking engagements. He spoke to Members specifically about Gen Z at the AIM Member Event at London Transport Museum in February 2025 and sparked much debate.

¹ hbr.org/2023/01/bridging-generational-divides-in-your-workplace

² hbr.org/2021/08/how-to-manage-a-multi-generational-team

³ generationology.org/wp-content/uploads/2020/03/Generational-Inclusion-They-Key-to-Reduced-Workplace-Conflict-and-Increased-Retention.pdf

⁴ diversity.social/how-to-build-an-inclusive-culture-with-a-multigenerational-workforce

⁵ hbr.org/2022/12/3-strategies-to-bridge-generational-divides-at-work

⁶ betterup.com/blog/generations-in-the-workplace

⁷ purdueglobal.edu/education-partnerships/generational-workforce-differences-infographic

⁸ See Footnote 6

⁹ See Footnote 7

¹⁰ See Footnote 6

¹¹ See Footnote 7

¹² See Footnote 6

¹³ See Footnote 7

¹⁴ See Footnote 6

¹⁵ See Footnote 7

¹⁶ hbr.org/2020/01/5-strategies-for-creating-an-inclusive-workplace

¹⁷ hbr.org/2023/02/7-small-ways-to-be-a-more-inclusive-colleague

¹⁸ See Footnote 16

¹⁹ risely.me/creating-inclusive-work-environment

²⁰ builtin.com/diversity-inclusion/inclusion



With thanks to Alex Atherton for his assistance with this article.

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email: alex@alexatherton.com

AIM can provide Employers Liability for all your employees; volunteer staff plus offer guidance if you need cover for your Freelancers and other temporary staff.



Highland Quietlife

Wild Scotland

Wild Scotland was established in 2003 as a membership organisation to represent wildlife, adventure and activity tourism operators in Scotland. We currently have about 90 valued members, each of whom are committed to delivering unforgettable experiences, in a sustainable and responsible way to protect Scotland's natural environment whilst providing visitors with the best in care and excellence of service.

Every member is required to pledge their commitment to Best Practice in the outdoor sector in Scotland by signing up to Wild Scotland's Code of Conduct and Best Practice Guidelines, which relate to four key principles:

- Responsibility
- Sustainability
- Care
- Excellence

By making these commitments, each of our members show their clients and customers that they provide the very best service, thus cementing their reputation as a trusted activity operator. As the national body representing wildlife, adventure and activity tourism in Scotland, we are setting standards through the collective experience and knowledge of our members.

Wild Scotland works with and is supported by the following organisations to develop and grow the wildlife, adventure and activity tourism sector in Scotland:

[Visit Scotland](#)

[Highlands & Islands Enterprise](#)

[NatureScot](#)

[Scottish Tourism Alliance](#)

Benefits of Membership

Marketing

Most of our members are small businesses who have found that Wild Scotland membership can

increase their online presence and audience reach through social media connections, web content and campaigns. All members are invited to create a business listing web page on our Wild Scotland website. All members are welcome to join our members' forums on Facebook and LinkedIn to help share news, knowledge and support each other.

Voice

Wild Scotland represents our members' interests across Government and Key Stakeholders: informing policy and securing support to ensure our sector prospers and flourishes. For example, during Covid-19, our response helped ensure £4 million was distributed and specific guidance was developed for operators. We have worked on the Outdoor Tourism Strategy. We continue to ensure our sector is recognised and supported and more recently have worked on the new MCA Sport & Leisure Code. Wild Scotland is an active alliance member of the Scottish Tourism Alliance.

Knowledge

As a member of the Wild Scotland community there are many ways to connect with like-minded businesses and benefit from sector-specific business support. Members

can ask questions, exchange ideas, learn new tips and hear about topical subjects.

- Our B2B newsletter is distributed to all members, containing member updates and offers, industry news, training opportunities and more.
- Our dedicated Membership Officer knows all of our members inside out. One of their key roles is member-to-member introductions that help promote collaborations and sharing knowledge to help our member business develop and grow.
- Wild Scotland hosts regular online meetings or workshops during our members' quieter months.

Wild Scotland Annual Conference

Wild Scotland hosts an annual conference, which is an opportunity for members and potential members to connect, network, learn and be inspired by the best minds in our industry. This gathering - usually held in

October or November - is a chance to reignite passions, gain invaluable insights and forge lasting connections with industry peers. There are a variety of speakers on relevant topics and some more interactive sessions too.

Our relationship with AIM

AIM has been an esteemed trade member of Wild Scotland for the past few years, and AIM's Mutual Manager, Sophia Reed, sits on our Board. With its specific focus on providing a helpful and tailored alternative to conventional insurance for the activities industry, AIM is a perfect fit with our Wild Scotland membership. AIM has a deep understanding and knowledge of the particular insurance needs and risk management involved in running activity-based businesses, and their membership is a helpful and supportive insurance option for many of our members.



Be part of a collective voice representing the wildlife, adventure and activity community in Scotland:
www.wild-scotland.co.uk

Find out more about Wild Scotland membership: www.industry.wild-scotland.co.uk/membership

Get in touch: info@wild-scotland.co.uk





Paddle UK Safety Notices

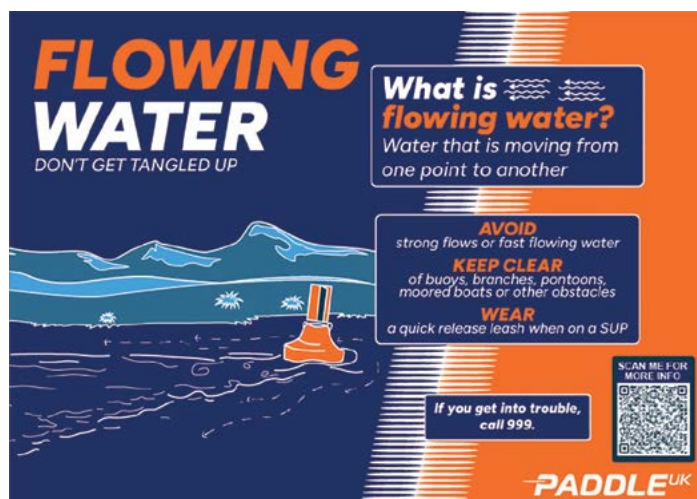
Introduction to Paddle UK

Previously named *British Canoeing*, **Paddle UK** has been around since 1936 when it was the British Canoe Union. In 2000 we federalised to become the umbrella organisation for the home nation associations in Scotland (Paddle Scotland), Wales (Paddle Cymru) and Northern Ireland (Paddle Northern Ireland). We are still the membership body for England and are responsible for developing the sport within England.

Our Purpose and Vision

"Inspire people to pursue a passion for paddling; for health, enjoyment, friendship, challenge and achievement".

Today Paddle UK is responsible for leading and setting the overall framework for all the National Associations and includes areas such as coaching, competition and representing canoeing interests at a UK level.



OFFSHORE WINDS

AVOID BEING BLOWN AWAY



What are offshore winds?
Winds that blow away from land out to open waters, making it impossible to return to land

- Avoid offshore winds
- Check the weather
- Always wear a buoyancy aid

If you get into trouble, call 999.



PADDLE^{UK}

SUP LEASHES

Lifeboats PADDLE^{UK}

Coiled or Straight?
Coiled or straight? Straight leashes should only be used in the surf. Paddling anywhere else should be done with a coiled leash.

QUICK RELEASE BELT
Moving or flowing water where there is a risk of the leash being caught on something


CALF OR ANKLE LEASH
Use anywhere that the water has no movement and there is low risk of the leash being caught on something

Your Environment...
Where are you paddling? What are the conditions? Depending on where you're paddling and the conditions you face, you might need to wear your leash in a different place for safety and security.

Take a look at the diagram to see which leash system suits the environment you paddle.

For a whitewater environment we recommend that no leash is used

Scan me for more tips!

WEIRS


AVOID BEING STUCK

Not all weirs look the same.
Some have steps
Some have slopes
Some have rocks


What is a weir?
A barrier across the river used to change or stop the flow of a river.

Stay clear of a weir.
Check your route for weirs before paddling.
Get out well above the weir and walk around it, getting back on well below.

If you get into trouble, call 999.



SCAN ME FOR MORE INFO



PADDLE^{UK}



QBE:

Enabling a More Resilient Future

AIM's Supporting Insurer for the past 5 years has been QBE and their support is very important to Members and the Mutual. They provide the financial protection for the Mutual when a claim exceeds the Mutual's retention of £125k. We work closely with QBE and this explains who they are and what they do.

Who are QBE?

In a world marked by uncertainty, resilience is the key to long-term business success. As a global leader in insurance and reinsurance, QBE combines expertise with experience to help you anticipate, manage, and safeguard against potential risks.

With a proud heritage dating back to 1886, QBE has grown from a pioneering marine insurer into a trusted B2B insurance specialist, providing innovative risk solutions to businesses of all sizes in over 180 countries.

Today, QBE is big enough to make a difference, small enough to be fleet of foot. We support industries ranging from construction, healthcare and manufacturing to cyber, media, telecoms, and logistics.

Our expert teams have the skills and authority to deliver fast, effective solutions, ensuring that brokers and customers receive answers when they need them most. But we don't just provide coverage – we also help businesses manage their risks, reducing the likelihood of claims and minimising the impact when incidents occur.

Our services go beyond policy coverage, adding value through claims, risk management, and rehabilitation services that help customers manage hidden costs like lost days from sickness or injury, or HSE fines.

QBE's journey began when an Australian shipping company realised it could insure its vessels better than anyone else – and we carry that same grit and energy forward today, helping customers navigate uncertainty with confidence.

Comprehensive coverage

Operating in 26 countries, QBE empowers clients to innovate and grow, offering expert support when the unexpected happens. We provide one of the most comprehensive product portfolios, including:

- Financial Lines (Professional Indemnity, Cyber, Crime, D&O, Medical Malpractice)
- Liability (Employers', Public, Product)
- Property & Casualty
- Motor & Motor Trade
- Marine & Logistics
- Construction & Erection All Risks Intellectual Property, and more.

What sets QBE apart is our ability to create tailored, sector-specific solutions. Our underwriting and claims professionals have deep expertise in the industries they serve. Whether you're a tech startup, multinational manufacturer or healthcare provider, our insight-driven coverage is designed to match your unique risk profile.

Read more: www.qbeurope.com/products.

Managing and reducing risk

Through our dedicated Risk Solutions team, QBE offers technical guidance and strategic advice to help customers manage and reduce risk. From managing ESG risks to improving workplace safety, we assist organisations in strengthening their risk culture and safeguarding their future.

Clients also gain access to QRisk, an exclusive online risk management portal, offering self-assessment tools, expert templates, guidance notes, and sector-specific risk profiling. This proactive approach helps clients avoid losses and improve claims outcomes and resilience.

Supporting mental health

Recognising that employee wellbeing is crucial in managing risk, QBE addresses mental health challenges. Mental health issues now lead to lost working days in the UK, and in some sectors, poor mental health can increase safety risks.

In partnership with the mental health charity Mind, QBE developed Minds in Minds in Business, an award-winning self-assessment tool. This tool helps customers identify mental health challenges in their workforce and take preventive action to support employees effectively.

Delivering when it matters most

When the unexpected occurs, QBE prioritises quick, minimal-disruption recovery. With over 130 years of experience, our award-winning claims process ensures a smooth experience. Our empowered claims handlers make timely decisions, securing the best outcomes. For employers' liability claims, we offer early-stage rehabilitation support, helping injured employees return to work faster and reducing long-term business impacts.

Investing for impact

Premiums4Good directs insurance spending to positively impact the environment and communities worldwide. By allocating a portion of customer premiums to impact investments, we contribute to better environmental outcomes and change lives. At no extra cost to customers, it's just one more way we help enable a resilient future.

A trusted partner for ambitious businesses

QBE is ready to help you move forward with confidence. We deliver risk programmes that protect, enable, and empower - whatever tomorrow may bring. Ambition comes with risk, but with QBE, uncertainty is no obstacle. Let us handle the risk, and help you build a stronger, more resilient future too.

www.QBEurope.com



QBE Team:
Jatin Patel
Dan Milne
Nicky Flynn

Team Profiles 2025

QUESTIONS:

1. Last year you listed some objectives for the year. Did you manage to achieve that in 2024? Or is it still on your bucket list?
2. Spring is just around the corner and a busy time for Members, what's your favourite season and why?
3. Do you have a favourite holiday you can remember and where was it?
4. If you had to eat one cuisine for the rest of your life, what would it be?

Sophia Reed, Mutual Manager



- 1 Not as yet but I am still keen to try canyoning!
- 2 I love Autumn! The colours of the season and food; I love woodland walks through fallen leaves.
- 3 I had the best time in Sri Lanka many moons ago. I toured round several areas of the country, visited a tea plantation, swam in the Indian ocean, rode on an elephant and hiked in the hills.
- 4 Middle Eastern. The flavours!!

Ralph Doe, Account Executive



- 1 I didn't achieve flying in a Spitfire, but I am about 1/3 of the way closer with saving for it!
- 2 Summer. Longer days, warmer waters and being outside with friends and family.
- 3 Croatia. 1st wedding anniversary. 2 weeks of island hopping, exploring secluded beaches and seafood! Highly recommend.
- 4 Easy, Mediterranean. Meats, breads, cheeses and seafood.

Amy Lawrence, Underwriter



- 1 I had set some goals last year with trying new activities, and I didn't achieve everything I wanted. I have learned a lot though and made significant progress in other areas of my life including progressing my insurance qualifications.
- 2 Summer is my favourite as my birthday is in July and summer months offer warm weather and long days, ideal for beach trips and barbecues with friends and family.
- 3 I cannot say I have a favourite holiday as it has been a long time since going on one – however this year I am taking my family to Turkey and looking forward to that very much.
- 4 Mexican cuisine would be my go-to food. It is great because it combines fresh food like avocados, tomatoes, and chilies with aromatic spices and herbs, creating dishes that are both flavourful and nutritious.

Liz Easton, Senior Underwriter



- 1 This was completed in part, but my time has been taken up with the arrival of my border collie puppy, Meg. We have recently started dog agility, which is really fun, but I need to get much fitter if I am going to keep up with Meg!
- 2 Spring is my favourite season. After the dark days of winter, it is so refreshing to hear the birds singing and the snowdrops and primroses coming back. It always holds the possibility of fresh starts and good things to come.
- 3 My favourite holiday was a trip to Zambia after I finished my A-Levels. I went on a game safari and visited the Victoria Falls which are absolutely spectacular.
- 4 Italian, pasta, pizza, and ice cream – what's not to like.

Brad Mott, Underwriter



- 1 Nope still yet to find the time for Bouldering (joys of the young family), I am also still hoping to try SUP but somewhere hot and overseas!
- 2 All seasons have their perks, and I cannot think of a favourite, just anytime which it doesn't rain.
- 3 NYC for my 30th pre kids was amazing, to the point I wanted to live there. Then our first holiday as a three which was magical.
- 4 Italian of course, espresso's, gelato, pizza & pasta, what else can make you happier!

Mark Miles, Delegated Authority Underwriter



- 1 I said I wanted to have a go at stand-up paddle boarding only when the weather and water are warmer... I am still waiting!
- 2 Winter is one of my favourites seasons because this season has the possibility of a skiing holiday.
- 3 One of my favourite trips was when I went travelling in my early twenties (a long time ago!) stopping off in Los Angeles before spending months in New Zealand, Australia, Hong Kong and Thailand before coming home and retuning to the world of insurance.
- 4 Mediterranean Food – this covers a lot of cuisine from lots of different countries, of course I would have to live in these countries whilst sampling these delights and this cuisine is good for my cholesterol too!

Cath Watson, Marketing & Events



- 1 I am proud to say that I completed my RYA Level 1 Sailing course in July 2024, next time I might like to try the speed boat course. I also tried 'kneel down' paddleboarding!
- 2 I think all seasons have their positives, but I do love those Summer lighter evenings!
- 3 I have been very fortunate to travel a lot when I was younger and I remember different holidays for a variety of reasons, but skiing in Andorra with my husband and son for my birthday in December 2023 was particularly memorable. It was a great holiday!
- 4 I would agree with my colleagues and say Mediterranean, I'm a sucker for good cheese and seafood.



Roundup of Events in 2024



It was another busy year for the AIM team and we loved being out and about meeting so many of our Members and meeting news ones too.

We liaise and affiliate closely with many of the outdoor sectors bodies including AHOEC, the ABC, the NCC, BAPA, the IOL and CLOtC. We attended a variety of events and conferences, some detailed below, and I carried out several in house training sessions for Members, discussing risk management and claims defensibility with their staff. Please let me know if this would be of interest to your organisation and staff teams.

January 2024 saw us at the annual AHOEC conference, this time held at Lea Green. This was a wonderful site and the event was really well attended with lots of interesting sessions and workshops. It gave us a great opportunity to spend time with Members and prospects and discuss their businesses and horizon scan with them. Ralph and I hosted two workshops discussing insurance needs and hot topics. Thank you to Mount Cook for providing us with lovely accommodation.

In September we had a stand at the annual Association of British Climbing walls (ABC) conference in Rotherham at the Magna Centre. Our workshop there discussed claims defensibility and the hot topic of route setting. This is a great conference and one we always have in our diaries. We get to see so many of our Climbing Wall Members and see new innovations for safety in climbing at the various stands. We heard from some great speakers and enjoyed a fun climbing session at a local wall and a few beers at the after party in the evening!

I was a guest speaker at the inaugural AAP conference in Radnage in October. This was predominantly for Duke of Edinburgh expeditions providers, with a really good turnout and lots of discussions about provision of the expeditions, the routes and equipment. It was also very funny to hear stories about unusual items packed by the expedition participants such as hairdryers and a toasted sandwich maker!!!

The National Coasteering Charter symposium was held in the beautiful coastal resort of Brixham in South Devon over a chilly weekend in mid November. We have many AIM Members who provide coasteering activities from all round the UK coasts who are members of the NCC, and this symposium always provides a super chance to meet with them, hear their stories and discuss issues affecting their industry sector. I hosted a workshop dealing with risk management and documentation which provided some really good discussions.

Looking forward to all the meet ups, sessions, conferences and events in 2025!



Sophia Reed
Mutual Manager
AIM



Keep in Touch

AIM Social Media

AIM has a number of ways you can connect with us on social media.

We have an Instagram, LinkedIn and Facebook accounts. Please like and follow us using the links below.

Facebook

Did you know we have a Private Members Facebook Group?

We'd love to get more Members requesting to join the group and contribute with Member discussion, post queries and get the opportunity to hear industry updates.



The Private Members Group is a forum where you can discuss and share issues affecting you in a comfortable and safe environment.

Content shared within the Group differs to the main Facebook page and is largely Member specific, however, there is some cross over. Please remember to Like and Follow us our open page and if you aren't a Member of the Private group please request to join by clicking this Group link.

We like to showcase our Members on this platform so if one of our team has visited you please send us your photos.

f in  [@activitiesindustrymutual](https://www.instagram.com/activitiesindustrymutual)

Industry Organisations

We value our connections with other industry organisations in the sector. AIM has Membership with the following organisations and we work closely with them.



IOL – We are IOL's provider of choice to the outdoor sector. We offer an exclusive Freelancer rate for those just needing liability cover.



ABC – Association of British Climbing Walls
– Associate Members



National Coasteering Charter
– Associate Members



Wild Scotland
– Trade Members



Running Industry Alliance
– Foundation Member

We have also previously worked closely with CLOTG, AHOEC & BAPA.



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