

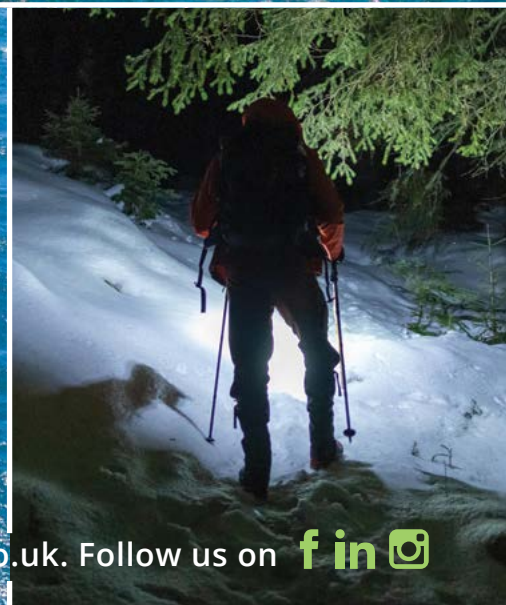
# On Target

The Activities Industry Mutual Newsletter

Summer 2026



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INDUSTRY  
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# On Target

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# Message from our Chairman

Every Monday, I step into a new role: grandparent duty. My two-and-a-half-year-old granddaughter, Sylvie, is dropped off for breakfast, and “Bobba’s” mission is to deliver her to pre-school and pick her up later. Along our route lies a play park—and getting her past it is an absolute impossibility. To Sylvie, the swings and climbing frames are pure fun. To me, watching her navigate those heights is a stark, humbling reminder of the immense responsibility of looking after someone else’s child.

In our industry, we live and breathe this exact responsibility every day. We understand the delicate balance between managing physical risk and fostering a vital sense of adventure, learning, and joy. At AIM, we also appreciate that you are juggling this duty with the harsh realities of rising business costs. Our core purpose is simply to offer a dependable anchor when you need it most—providing absolute dependability and the reassurance that your business is fully protected against claims.

AIM stands firm because we answer exclusively to you, with no outside shareholders to satisfy. Our Board comprises experienced adventure activity professionals who run operations just like yours. They are genuinely passionate about our mutual community, and I want to thank them all for the incredible generosity, time, and wisdom they bring to the table. I also want to recognise our fantastic full-time management team, led by the ever-positive and energetic Sophia, who keep the day-to-day cogs turning.

While our Members maintain an excellent safety record, we are deeply committed to helping you reduce claims even further. Fewer claims mean financial benefits for

the mutual, but the true reward is what that represents: safer experiences for adventurers and real peace of mind for our operators. Supported by our underwriters, QBE, this combination of member-led governance and proactive risk management ensures AIM is always in your corner.

So, next Monday, when I stand by that playground gate watching Sylvie climb, I will do so knowing our industry is doing what it does best. Thank you for your continued commitment to safety, excellence, and the spirit of adventure.



**Bob Edwards**  
Chairman  
Activities Industry Mutual Ltd



# A Financial View

Last year we had a small surplus, mainly derived from investment income and we stated that we were going to spend the next year improving our “technical account”, and that is what we have achieved.

Our surplus is up and this is after having taken an uber prudent view on future claims. The especially pleasing thing about this year's surplus is that it is split almost exactly 50/50 between the technical account and the investment account.

We have now moved, after discussions with the actuaries and Thomas Miller to a 90% certainty level of future claims, a significant increase on previous years, making sure that we are more secure than ever.

Your Board are very focussed on the importance, the viability and sustainability of AIM. We are here for the long term, to ensure that our industry has the availability of insurance for many years to come. Hence the prudent decisions that we take, on behalf of all Members, large or small. We have seen some Members leave us which is always sad, for whatever reason; ceased trading, new insurer or amalgamated. But we also see a good number returning to us a year or two later and they are always welcomed back with open arms.

We will continue to grow our funds with the clear vision that this will enable us to reduce our external charges in the future. A win win scenario.

Here's to a great 2026 for all, whatever is thrown at us from across the pond




**Peter Gordon**  
Chair of the  
Finance Committee



## MEMBER FOCUS | Rockley Watersports – 50 Years On

**Q** 1. Rockley Watersports is celebrating 50 years in operation this year – taking you back to the beginning, what was the original vision and how has it endured over five decades?

Our original vision was rooted in family, community, and an absolute passion for sharing the joy of sailing. Founded by the Gordon family in 1976, Rockley began with a single caravan and 10 boats on the beach at Rockley Point in Poole Harbour.

The core ambition was simple: to offer high-quality, accessible sailing courses to people of all ages and backgrounds. Over the past 50 years, that vision has endured because we have never lost our passion for the water or the outdoors. While the business has grown significantly under Peter and Lis Gordon's leadership since 1993, our focus remains firmly on creating a lasting legacy, building life skills, and keeping family values at the heart of our efforts.

**Q** 2. Looking back over those 50 years, what have been the biggest changes you've seen in the watersports and outdoor activities sector – this could be in terms of participation and professional standards?

The sector has experienced a profound shift toward formal professionalisation and diversified, inclusive participation. Looking back, the industry has evolved from a relatively niche hobby sport into a highly regulated, mainstream educational tool.

- **Professional Standards:** The introduction of strict safety frameworks, formal RYA training pathways, and comprehensive risk management policies have raised the bar across the sector.
- **Participation:** We have seen a massive push toward outdoor education being embedded within formal learning frameworks. School residential trips and vocational outdoor education, like our programmes at Rockley College, have opened the outdoors to young people who might never otherwise have accessed the water.
- **Activity Shifts:** The explosion of accessible sports like stand-up paddleboarding (SUP) alongside traditional dinghy sailing has lowered entry barriers, inviting a much wider demographic to get active outdoors.

**Q** 3. As a long-standing member of Activities Industry Mutual, what does AIM membership mean to Rockley Watersports, and how has it supported your organisation over the years?

To Rockley, AIM membership means partnership, mutual trust, and the confidence to innovate securely. In a sector where operating environments and weather conditions are constantly shifting, having a mutual partner that truly understands the unique risks of outdoor and watersports activities is invaluable.

AIM does not just look at us through a generic corporate risk lens; they understand the nuances of running residential camps, handling marine equipment, and working with young people. Over the years, their robust risk management guidance, collaborative ethos, and specialized cover have provided the safety net that allows us to confidently expand our operations, train the next generation of instructors, and focus on delivering excellent experiences on the water and beyond.

**Q** 4. What do you think sets Rockley apart from other providers, and how have you managed to remain relevant and resilient through changing economic and industry conditions?

Our resilience lies in our ability to diversify while maintaining deep, trust-based relationships with our clients. What sets Rockley apart is our depth of industry experience and our multi-faceted business model. We truly believe that our family ethos and attention to detail provides a rich experience for both children and adults alike, where nothing is too much and those little extras go a long way.

- **Diversified Offerings:** We operate across multiple unique UK sites—including Rockley Point, Poole Park Lake, and Buddens Activity Centre—and provide a seamless pipeline from family holiday hires, school multi-activity trips, full-time vocational college courses and full time employment.
- **Adaptability:** Through changing economic climates, we have adapted by staying ahead of industry trends. We don't just sell an activity; we deliver life-changing personal growth and resilience, which ensures schools, individuals, and families return to us year after year.



**Q** 5. How are you marking this 50-year milestone – are there any special events, initiatives, or celebrations and do you think Rockley’s model will change going forward?

We are celebrating our golden anniversary by investing in our infrastructure and throwing a major celebration for the community that helped us along the way.

- **The Big Celebration:** We are hosting a fantastic 50th-anniversary regatta and an evening party on Saturday, 4th July 2026, at The Lighthouse in Poole, bringing together past and present staff, clients, and partners to celebrate our shared history.
- **Securing the Future:** We have recently secured a new 10-year operating lease at Poole Park Lake, ensuring we can invest heavily in upgrading our community facilities for the decade to come.
- **Model Evolution:** While our core model of delivering top-tier RYA training and residential trips remains rock solid, our model will continue to evolve. We are leaning further into environmental sustainability, expanding our vocational educational pathways, and using technology to make booking and experiencing the outdoors smoother for our clients, having recently developed our own Residential Trip Travel App.

**Q** 6. What advice would you give to newer activity providers entering the sector today?,

Focus heavily on building a robust safety culture and creating a sustainable product line. Entering the sector today requires a careful balance of passion and professional discipline.

- **Prioritise Safety Culture:** Safety cannot simply be a tick-box exercise or a policy on a shelf; it must be embedded into every staff brief, briefing session, and daily operation.
- **Invest in Your People:** Your instructors and wider team are the face of your brand and the primary reason clients trust you. Invest in their continuous professional development, mentorship, and well-being.
- **Build Community Roots:** Don't look for short-term wins. Build real relationships with local schools, councils, and governing bodies.
- **Find the Right Partners:** Align your business with expert, supportive organizations like AIM who understand your sector inside out, allowing you to focus on safely delivering exceptional experiences.



**Jack Clark**  
Commerical Director  
Rockley Watersports



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

[facebook.com/groups/798451153625523](https://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.*

Follow us on:   



Bewerley Park | Outdoor Centre, North Yorkshire (this centre holds an AHOEC Gold badge.)

# AHOEC - Gold Standard: What It represents for AIM Members

For providers working within the adventure activity and outdoor education sector, demonstrating quality, professionalism and robust systems is central to both safe delivery and long term sustainability. The **AHOEC Gold Standard** is one such benchmark that aims to recognise centres delivering excellence not only in safety, but also in learning, leadership and organisational practice.

For **AIM Members**, many of whom already operate at high professional standards, the Gold Standard represents a **sector led approach to quality assurance**, developed by practitioners for practitioners.

## AHOEC: A Brief History

The **Association of Heads of Outdoor Education Centres (AHOEC)** was established in 1963, bringing together leaders of outdoor centres from across the UK. Since its inception, AHOEC has played a key role in championing outdoor learning, influencing policy, sharing best practice and supporting professional development within the sector.

AHOEC's membership spans local authority, charitable, independent and commercial providers, united by a shared commitment to outdoor education as a powerful tool for learning, personal development and wellbeing. The Gold Standard emerged from this long-standing professional community as a way of **articulating what "good" looks like beyond statutory minimums**.

## What the Gold Standard represents

All providers working with under 18s in licensable activities must hold an **AALA licence**, confirming compliance with nationally recognised safety standards. The AHOEC Gold Standard does not replace this; instead, it **builds upon it**.

The Gold Standard is designed to recognise centres that demonstrate **well embedded systems, reflective practice and educational intent**, assessed across five key areas:

- **Safety and Risk Management**

Strong safety culture, effective operational systems, competent staffing and well maintained equipment underpin all Gold Standard centres.



- **Quality of Service and Leadership**

Clear leadership, good governance, effective communication and a professional approach to clients, staff and stakeholders.

- **Learning and Educational Provision**

Programmes with clear learning outcomes, appropriate progression and a strong understanding of how outdoor experiences support personal and social development.

- **Facilities and Resources**

Facilities, accommodation and activity environments that are fit for purpose, well maintained and appropriate to the provision offered.

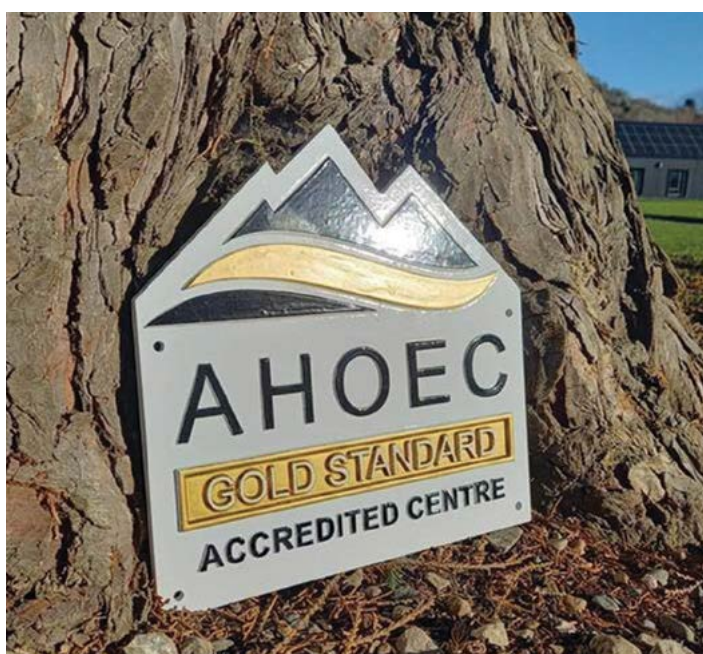
- **Inclusion and Accessibility**

A commitment to widening participation, adapting provision where possible and removing unnecessary barriers to access.

For AIM Members, this framework will feel familiar, closely aligned with good risk management, defensible decision making and quality assurance already expected within the insurance relationship.

If you're proud of the quality of outdoor learning you offer, or are curious to explore the Gold Standard further, we warmly invite you to get in touch using the details below and begin the journey with us.

The AHOEC Gold Managing Group may be contacted directly through Teresa Thorp.



Author:

**Teresa Thorp**

Head of Outdoor Learning Service for North Yorkshire Council and Chair of the AHOEC Gold Managing Group

[Teresa.Thorp@northyorks.gov.uk](mailto:Teresa.Thorp@northyorks.gov.uk)

# Mutual Membership Update

AIM was set up with one clear goal: to support adventurous activity providers with an alternative to traditional insurance that genuinely works for the sector. Today, our Members include everything from residential centres and climbing and bouldering walls to water based activity providers and organisations delivering outdoor learning experiences to schools and the public. What they all have in common is a need for cover that understands the reality of running adventurous activities — and that’s where AIM comes in.

One of the things that really sets AIM apart is our approach to underwriting. We know that no two activity providers are the same, so we don’t treat them that way. Each Member is assessed on their own merits, looking at how they operate, the activities they run, claims history, financial information, and the risks linked to buildings, locations, and equipment. This detailed, hands on approach has helped maintain strong claims outcomes and excellent claims defensibility across the Mutual. AIM covers providers right across the UK, covering activities from archery to zip wires, while remaining clear on where our appetite sits.

Over the years, AIM has grown steadily as more providers have looked for a specialist mutual they can rely on. That growth is something we’re incredibly proud of, and it wouldn’t be possible without the continued support of our Members. Your trust, engagement, and willingness to work with us help shape AIM and ensure it remains relevant to the sector. Word of mouth has also helped us to build relationships over the past 12 months with new and larger providers who have until now preferred the traditional insurance model.

In 2027 we will mark 20 years of AIM and we are looking at plans for an in person celebration where we hope as many Members will be able to attend as possible. Further details will follow but watch this space.

In recent months, much of the wider insurance market has settled into a more stable position compared to the years post COVID. Areas such as Directors’ & Officers’ liability and motor insurance have seen premiums level out, with far less variation between insurers than we’ve seen in recent years.

That said, this calmer picture doesn’t apply everywhere. Property insurance has been something of an exception, with some insurers pushing through higher rates. This has been particularly noticeable for timber buildings, where concerns around fire risk continue to influence underwriting decisions. Added to that, increased focus

on wildfire exposure — driven by more frequent and severe events — has led some insurers to take a more cautious approach, putting further pressure on pricing in parts of the market.

Against this backdrop, AIM has remained steady. While other areas of the market have shifted, AIM has continued to offer a consistent approach to cover and pricing, giving Members something they can rely on and plan around with confidence. That stability remains a key part of how AIM supports the sector, even as wider market conditions continue to evolve.

Our cover is only part of the picture. AIM places a strong emphasis on risk management, working with Members to share knowledge, encourage good practice, and support safer ways of operating. This proactive approach benefits everyone, helping to reduce claims and strengthen long term resilience across the Membership.

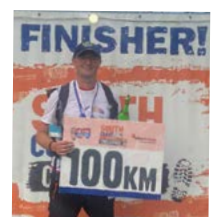
Although the AIM team is small, we’re very accessible and always happy to help. This year we are saying good bye to a long standing member of the Underwriting team, Amy Lawrence, who is moving on to explore new areas of the insurance market after 15 years with us. We wish her the very best in her new role and look forward to inducting a new recruit in due course.

The other names you know and love are still here. If you’re new to AIM and would like a quote, Brad or Ralph (Account Executive) would be delighted to speak with you. Existing Members can contact Liz or Mark for day to day queries, while Ralph is also available for cover reviews and site visits. Cathy looks after marketing, events, and social media, and Sophia as Mutual Manager brings her legal expertise to AIM, delivering risk management and claims defensibility training to Members.

***As always, thank you to our Members for being part of AIM — your involvement and support continue to make the Mutual what it is today.***



**Sophia Dunnett**  
Mutual Manager



**Ralph Doe**  
Account Executive



# Scotland's Residential Outdoor Education Act: From Campaign to Delivery

The passing of the **Schools (Residential Outdoor Education) (Scotland) Act** marks a significant moment for outdoor education and activity providers working with young people.

The Act places a legal duty on Scottish local authorities to ensure that every pupil has access to a week long residential outdoor education experience during their school years, supported by an indicative £50 million investment proposed by the Scottish Government. While the legislation applies in Scotland, its development and implementation offer valuable insight for providers across the UK.

## From Private Member's Bill to Act of Parliament

The Act began life as a **Private Member's Bill**, introduced by **Liz Smith MSP**, following sustained campaigning by educators, outdoor professionals and sector leaders. The campaign was driven by a shared belief that residential outdoor experiences deliver clear educational, social and wellbeing outcomes.

The proposed entitlement to a week long residential experience gained rare cross party support and successfully progressed through parliamentary scrutiny, ultimately becoming law. This achievement reflects both political leadership and the depth of evidence and practitioner expertise that underpinned the campaign.

## How the Act Will Work in Practice

While the Act establishes a universal entitlement, it does not prescribe a single delivery model.

In practical terms:

- **Local authorities** hold the statutory duty to ensure provision
- Delivery will be achieved through **partnerships with outdoor education and activity providers**
- Operational detail will be set out through **national guidance**, rather than through the legislation itself

The proposed £50m investment is expected to support system wide delivery — including access, inclusion,

transport and capacity — rather than being paid directly to providers. In reality, most providers will continue to engage through:

- Local authority commissioning
- Approved provider frameworks
- Outcome based contracts and service agreements

As many operators will recognise, the success of the Act will depend less on its legal wording and more on **how guidance, commissioning and quality assurance are designed and applied.**

## The Critical Role of Guidance

The forthcoming statutory guidance will shape:

- What qualifies as a “week long residential experience”
- Expectations around safeguarding, staffing and governance
- How educational and developmental outcomes are defined
- The balance between consistency and flexibility in delivery

This phase is particularly significant for providers. Poorly designed guidance risks creating additional administrative burden or unrealistic delivery expectations. Well informed guidance, by contrast, can raise standards while supporting sustainable, high quality provision.

## Nick March and the Development of a Quality Framework

A central figure in both the campaign for the Act and the work that follows has been **Nick March**, whose contribution has focused on ensuring that ambition is matched with practical delivery.

He has been widely recognised for the practical, behind-the-scenes work that helped move the Private Member’s Bill from an idea into law alongside Liz Smith MSP in steering the Bill through Parliament. With the Act now in place, Nick and other key partners have been selected to support the development of the statutory guidance required to underpin implementation, due to be completed by **September 2027.**

The framework is designed to define what high quality provision looks like in practice, with an emphasis on:

- Safe, professionally managed environments
- Skilled and appropriately supported staff
- Clear educational, social and developmental outcomes
- Strong leadership, safeguarding and governance
- A commitment to continuous improvement

This work provides policymakers with a credible foundation for shaping guidance, and gives providers a shared language for demonstrating quality, managing risk and engaging constructively with commissioners.

## What Is Happening Elsewhere in the UK?

At present, **no equivalent UK wide or devolved legislation** exists elsewhere that guarantees a universal week long residential experience in the way the Scottish Act does.

Residential experiences continue to be supported through **local authority initiatives, grant funded programmes, charitable funding and discretionary school activity**, rather than through statutory entitlement. As a result, access remains uneven and heavily influenced by local priorities and resources.





## LEGAL UPDATE | Employment Law

### The Distinction Between Employees and Freelance Workers

I recently gave a presentation to AIM on the upcoming changes to employment law in 2026, 2027 and beyond. In the interval, one of the main topics that was raised with me was not to do with these impending changes, but about freelance workers; specifically, when is a freelancer considered to be an employee? The distinction is very important, as misclassification can expose businesses to significant liabilities.

#### Why the Distinction Matters?

The classification of an individual determines what rights and protections they receive. There are three classifications:

1. **Employees** are the most protected, benefitting from a wide range of statutory protections such as the right not to be unfairly dismissed. They are also covered by the employer's vicarious liability and are subject to PAYE and National Insurance contributions deducted at source.
2. **Workers** are individuals who personally perform work for another party, but there is no obligation on them to accept any offers of work (and no obligation on the business to make any offers of work).
3. **Self-employed individuals**, by contrast, are engaged under contracts for services rather than contracts of service. They have a genuine and unfettered right to send a substitute to perform the work in their place and are responsible for the performance of the contract. They are generally responsible for their own tax affairs, are not entitled to statutory employment rights (such as holiday pay), and bear the risk in the performance of their work.

Workers are entitled to certain statutory protections, including the national minimum wage, working time protections, and paid annual leave, but they do not enjoy the full suite of employee rights.



- The individual is heavily-integrated in the business.
- The individual is subjected to a significant level of control and loses a degree of autonomy, as the engaging party dictates how the role is performed day-to-day.
- The engaging party provides the tools and equipment to carry out the role.

It is also worth mentioning that HMRC and the employment tribunals do not necessarily have to agree on the working status of an individual. As such, even if someone is responsible for organising their own tax affairs as a self-employed individual, it will not prevent them from asserting that they do, in fact, believe that they should have instead been classed as a 'worker'. Individuals may decide to pursue such an argument in order to claim an entitlement to historic holiday pay or national minimum wage payments, so there is a significant financial risk to getting this wrong.

The distinction between employees, workers, and self-employed individuals remains a fact-sensitive area of employment law. Organisations must look beyond contractual labels and look at the true nature of each working relationship, considering the established legal tests and the practical reality of the arrangement. Given the risks associated with misclassification, it is recommended that businesses review their contracts and working relationships regularly and to seek specialist advice where the position is unclear.

*Ben Stanton is an employment solicitor at HCR law, advising both employers and employees on all aspects of employment legislation. You can email Ben at [bstanton@hcrlaw.com](mailto:bstanton@hcrlaw.com).*

## The Legal Tests for Employment Status

The courts and tribunals have developed several tests and indicators to determine whether an individual is an employee or a self-employed contractor. No single factor is determinative; rather, the assessment involves a multi-factorial evaluation of the working relationship as a whole. Tribunals and courts will look beyond the contractual documentation to examine the reality of the arrangement, rather than merely what the individual's title is under the contract.

Mutuality of obligation is the minimum for an employment relationship to exist. It requires that the employer is obliged to provide work and the individual is obliged to accept and perform it. Where there genuinely is no obligation on either side (for example, where the engaging party may offer work which the individual is free to decline), then the individual is unlikely to be an employee.

Over time however, the line between a freelancer and a worker/employee may blur. An employment relationship can arise if:

- A sufficient mutuality of obligation has developed informally over time through a regular pattern of working together, even where no express obligation exists on paper.



**Ben Stanton**  
Solicitor, HCR Law  
[bstanton@hcrlaw.com](mailto:bstanton@hcrlaw.com)





# AIM Claims Team

**Busy behind the scenes but we are always at the forefront of providing support when you need us the most.**

With over 1,300 Members to look after, you might not expect a highly personal service — but at AIM Claims, that's exactly what we deliver. When you need us most, our dedicated Claims Team is committed to providing expert support, clear guidance, and genuine care every step of the way.

We manage a wide range of claims and notifications, from property to liability, across all types of activity providers. No two days are ever the same. Whether your activities involve climbing, ziplining, water sports, or biking, we understand that excitement and adventure naturally come with an element of risk — and we see incidents of every size as a result.

Not every incident leads to a claim, but if one does arise, we're here to support you. That's why we ask that all incidents and accidents are reported to us as soon as possible. Early notification allows us to request and gather the right information and evidence, keep accurate records, and protect your interests should a claim be made in the future. Early reporting benefits both you and AIM in the long run.

You can notify us at any time via our dedicated email address:

[claims@activitiesindustrymutual.co.uk](mailto:claims@activitiesindustrymutual.co.uk)

All claims are handled in-house by our experienced team, occasionally supported by our trusted panel solicitors or adjusters. Where appropriate, we focus on defending claims rather than settling, helping to protect your reputation, your brand, and the integrity of the wider activity industry.

We will always discuss claims with you openly, guide you through the process, and keep you informed of progress at every stage. At what can be a challenging time, our priority is to ensure you feel reassured, supported, and confident that your claim is in expert hands.

AIM Claims — here to protect you, your business, and the industry you're part of.



Author:  
**Emma Jones**  
Claims Handler



# AIM Claims Guidance



We're here to help  
AIM claims guidance

## Incidents and accidents occur. That's why you have cover with us.

Not every incident will become a claim, but if it does, we want to be able to support you as a Member and defend a claim where possible. That's why it is very important that you advise us of all incidents or accidents as soon as possible so we can work with you to obtain all the necessary information and evidence.

Our Claims Team can be notified using their dedicated email address:  
[claims@activitiesindustrymutual.co.uk](mailto:claims@activitiesindustrymutual.co.uk)

We will work with you to be able to provide the best possible defence and protect your business, brand and reputation.

**We are here to help you every step of the way.**

## Your claims team



**Emma Jones**  
Claim Handler

[emma.jones@thomasml.com](mailto:emma.jones@thomasml.com)



**Ben Lambert**  
Claim Handler

[ben.lambert@thomasml.com](mailto:ben.lambert@thomasml.com)



**Nic Warmink**  
Head of Claims

[nic.warmink@thomasml.com](mailto:nic.warmink@thomasml.com)

If you need to speak to our experienced claims handlers, you can call us on

**01892 888423**

and select the Claims Option.

## 3-Step Guide for Reporting Incidents:

- 1 Report the incident**  
Email or call the Claims Team.
- 2 Provide supporting evidence**  
Photos, witness statements, incident reports.
- 3 Stay in touch**  
AIM will guide you through the process.



Need to notify us? Scan here



# Alternative Provision: Demand, Delivery, and the Road Ahead

*Releasing Potential was founded on the belief that outdoor education can have a powerful, positive impact on children with Special Educational Needs. We set out to use outdoor activities as a meaningful way to support engagement in learning and personal development. From humble beginnings in a small room at home, we have grown into a registered Independent Special School serving up to 50 children. Alongside this, we have developed an Outdoor Education-based alternative provision, working in partnership with local schools. Today, our work spans six sites across Hampshire and West Sussex.*

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Across the UK's education landscape, Alternative Provision (AP) has moved from the margins toward the mainstream of policy discussions. Once viewed primarily as a last resort for pupils unable to remain in traditional school settings, AP is now increasingly recognised as a vital component of an inclusive, responsive education system. But what exactly is AP, why is demand rising, and what does the future hold for providers?

## What is Alternative Provision?

Alternative Provision refers to education arranged for children and young people who cannot attend a mainstream or special school. This might be due to exclusion, illness, behavioural challenges, special educational needs, or other circumstances that make a conventional school environment unsuitable.

AP is not a single model but a diverse ecosystem which includes pupil referral units (PRUs), independent providers (such as outdoor centres, etc), and a wide range of specialist organisations. The focus for many providers is on re-engaging learners through smaller class sizes, personalised learning, and therapeutic or vocational approaches. There is a strong emphasis on social and emotional development, often supported by mentoring, counselling, and life-skills programmes.

## Is Demand for AP Growing?

In short: yes, and the trajectory suggests it will continue.

Several factors are driving this increase. Rising rates of exclusions—both permanent and suspensions—have contributed significantly. At the same time, schools are under growing pressure to meet diverse and complex needs, including mental health challenges and special educational needs and disabilities (SEND).

Educators and policymakers are increasingly acknowledging that a one-size-fits-all model does not serve every learner. The present Leadership of the DfE is focused on inclusion and AP is being reframed not as a failure of the system, but as a flexible and necessary part of it.

## Where Do Activity Providers Fit In?

Activity providers play a crucial and often transformative role within AP. They bring specialist expertise that complements academic learning and addresses barriers to engagement.

For many young people in AP, traditional classroom-based learning has not been successful. Activity providers offer alternative routes to achievement—through hands-on, experiential learning. Whether it's outdoor adventure, creative arts, or vocational training, these activities can rebuild confidence, improve behaviour, and foster a sense of purpose.

Importantly, activity providers often act as a bridge. They can help re-engage students with learning and, in some cases, support their reintegration into mainstream education or transition into employment or further training.

However, their position within the AP system can sometimes feel fragmented. Many operate as commissioned services rather than core educational institutions, which can affect funding stability and long-term planning.

## Is AP Governed by Legislation?

Yes, but it is not all together clear. Alternative Provision is underpinned by statutory duties, which are commissioned through Ofsted registered establishments, e.g. Schools or Local Authorities.

In England, local authorities have a legal responsibility to ensure suitable education is available for children who cannot attend school due to exclusion, illness, or other reasons. Schools themselves also have duties to arrange education for excluded pupils from a certain point.

The Ofsted guidance outlines expectations around the quality, safeguarding, and outcomes of AP, though the sector includes a mix of regulated and less formally regulated providers. This creates some variability in oversight.

Across the four Home Nations—England, Scotland, Wales, and Northern Ireland—approaches to AP differ. While the core principle of ensuring education for all children is consistent, the structures, terminology, and regulatory frameworks vary. For example, some nations place a stronger emphasis on inclusion within mainstream settings, while others have more formalised AP systems.

Safeguarding is everyone's responsibility and the ultimate body responsible for a child is the Ofsted registered agency. Most Local Authorities have introduced a registration system for AP's to operate through their systems. Schools can still commission AP's separately however they will be responsible for the Quality Assurance.

## Recent Changes in AP Delivery

In recent years, there has been a noticeable shift in how AP is perceived and delivered.

Policy discussions have increasingly focused on early intervention—using AP not just as a reactive measure after exclusion, but as a preventative tool to support pupils before challenges escalate. This has led to more short-term placements, dual registrations, and targeted interventions.

There has also been a push toward improving quality and consistency. Greater scrutiny around outcomes, safeguarding, and curriculum breadth has raised expectations for providers. At the same time, there is growing recognition of the need for stronger collaboration between schools, local authorities, and AP providers.

Another emerging theme is the integration of mental health support. Many AP settings are expanding their therapeutic offer, reflecting the complex needs of their learners.

## What Do These Changes Mean for Providers?

For activity and AP providers, these developments present both opportunities and challenges.

On the positive side, rising demand and increased recognition of AP's value could lead to greater investment and more stable commissioning. Providers that can demonstrate impact—particularly in terms of engagement, progression, and wellbeing—are likely to be in high demand.

However, increased scrutiny also brings higher expectations. Providers may need to strengthen their quality assurance processes, evidence outcomes more rigorously, and align more closely with educational standards.

The shift toward early intervention could also change the nature of provision. Providers may see more short-term, preventative work rather than longer-term placements, requiring flexibility in delivery models.

Finally, as collaboration becomes more central, providers will need to build strong partnerships with schools, local authorities, and other services. Those who can position themselves as integral parts of a wider support network—rather than standalone services—will be best placed to thrive.

## Looking Ahead

Alternative Provision is no longer a peripheral part of the education system. As demand grows and expectations evolve, it is becoming a key pillar in efforts to create a more inclusive and adaptable model of education.

For activity providers, the future will likely involve a greater role, but also greater responsibility. The challenge—and opportunity—lies in demonstrating how their unique approaches can deliver meaningful, lasting outcomes for some of the most vulnerable learners.

In a system striving to meet increasingly diverse needs, AP may not just be an alternative. It may be essential.



Author:  
**Mike King**  
CEO of Releasing Potential  
and AIM Director



# Navigating the 2026 Landscape: UPDATE FOR ADVENTURE ACTIVITY PROVIDERS

Safeguarding duties for activity providers working with children continues to evolve with two significant updates in 2026. Revised statutory guidance outlined below reinforces safeguarding as an embedded culture, not a compliance checklist. The statutory frameworks, terminology and inspection bodies differ across the UK's four nations, and providers should work to the framework that applies in their location.

## 'Working Together' 2026 (England only)

The DfE's March 2026 update to Working Together to Safeguard Children strengthens expectations around inclusive, anti-discriminatory practice and multi-agency working.

- **Anti-discriminatory practice.** The guidance requires practitioners to identify, understand and challenge racism and discrimination, placing a clear expectation on leaders to create inclusive, anti-discriminatory cultures. Staff codes of conduct should go beyond physical safety to include managing inclusive environments and challenging exclusionary behaviour.
- **Serious incident timelines have tightened.** Rapid reviews following a serious incident notification must now be submitted within 15 working days. This reinforces the importance of providers having timely, well-organised internal incident records.

- **The 'family help' integration.** 'Early Help' has been replaced by 'Family Help' - a more joined-up model combining early and statutory support under a single pathway. Update your referral language and make sure your DSL knows what this means for you.

## 2. KCSIE 2025/2026 (England only)

If working with schools, you should understand (and where relevant mirror) the standards set in Keeping Children Safe in Education (KCSIE). The KCSIE 2026 consultation draft proposes changes from September 2026, providers should monitor the final publication.

- **Mental health is explicitly linked to safeguarding.** The 2026 draft connects mental health concerns to safeguarding risk, including self-harm and suicidal ideation. Your staff should know how to raise a low-level welfare concern internally and your DSL should have a clear process for acting on them.



- **Physical intervention.** KCSIE 2025 addresses the use of reasonable force, and the 2026 draft strengthens expectations around staff behaviour policies and appropriate physical contact. Providers should document the distinction between safety assistance (e.g. stabilising a distressed child on high ropes) and restrictive practice. Restrictive practice in most circumstances would be carried out by school teachers or others who have received specific training, but providers should ensure policies are clear and their staff are aware.
- **Digital safeguarding.** The Online Safety Act's broader cultural shift towards proactive online safety means that all organisations working with children should have clear digital safeguarding policies in place. This includes filtering on any internet access provided (WiFi), staff guidance on device and social media use, and an understanding of online safety risks relevant to the age groups you work with.

### 3. Accreditation frameworks

#### AHOEC Gold Standard

Updated criteria assesses safeguarding as a distinct domain. Inspectors are looking beyond policies to evidence genuine safeguarding culture including how you consider the psychological and emotional impact of activities on young people, and how you safeguard staff as well as participants.

#### LOtC Quality Badge

The LOtC Quality Badge is the primary indicator schools use when assessing providers. One significant addition: your emergency procedures must now include compliance with the Terrorism (Protection of Premises) Act, Martyn's Law, so you should update your procedures to reflect this.

#### AALA

The AALA regulations require providers to be 'fit and proper'. While they don't explicitly audit a provider's full Safeguarding Policy (like a social services or Ofsted inspection would), they expect to see that staff are competent and that young people are appropriately supervised.



Author:  
**Barney Harker**  
Safeguarding Adviser  
Pharos Response

**PHAROS**  
R E S P O N S E



Unsure of your safeguarding duties and how to remain legally compliant?

Pharos Response's advice line can help. For a small annual fee, you can access specialist advice and support when you need it. To request details, email [info@pharos-response.co.uk](mailto:info@pharos-response.co.uk) or scan the QR code.



# QBE:

## Enabling a more resilient future

AIM's Supporting Insurer for the past 6 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.qbeeurope.com/products](http://www.qbeeurope.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](http://www.QBEurope.com)

### QBE Team:

Jatin Patel  
Dan Milne  
Nicky Flynn





# IOL Update

The last year has been an exciting chapter for the IOL, marking the final year of our Strategic Development Plan 2022-25. Throughout this time, we have established our key priorities: Voice, Community, Workforce, and Standards, which have steadfastly guided our mission to 'Champion Outdoor Learning'

A significant achievement has been the investment in a digital membership services platform. This advancement represents a major step forward for the IOL, enhancing operational management, improving administrative efficiency, and offering better engagement opportunities for our members. Activity within the IOL has steadily increased, supported by this new system.

For instance, we have re-established the All Party Parliamentary Group for Outdoor Learning and formed new specialist groups, including the Association for Outdoor Therapy and Outdoor Learning and Youth Work. This year, we have also progressed the IOL Awards and Fellowship, developed Bushcraft qualifications, and expanded the High Quality Outdoor Learning Guides. Innovative research has begun into proactive safety management through the Collective Knowledge Survey.



The IOL is becoming increasingly international, with initiatives such as our online conference, collaboration with Hong Kong Outdoor Learning Association and partnerships with National Experiential Learning in France. Our academic publication, the Journal for Adventure Education and Outdoor Learning, continues to increase its reach supported by an editorial team drawn from around the globe.

The IOL remains committed to championing outdoor learning and supporting the dedicated individuals who work, study, train and volunteer within this field.

[IOL Impact Report 2025-2026](#)



Author:  
**Jo Barnett**  
CEO Institute for  
Outdoor Learning



# Team Profile Update



We're continuing to focus on protecting Members' reputations and providing clear, practical legal and risk support as the sector evolves.

**Sophia Dunnett, Mutual Manager**

- Leads the Mutual and strategic direction
- Extensive legal and risk management expertise



I'm out visiting Members regularly—understanding your operations and helping ensure your cover genuinely reflects what you do.

**Ralph Doe, Account Executive**

- Supports Members with site visits and cover requirements



We're working hard behind the scenes to ensure renewals and new business are handled smoothly and efficiently.

**Liz Easton, Senior Underwriter**

- Oversees underwriting and renewals

If you've requested a quote recently, there's a good chance I've already been in touch—always happy to help with any queries.

**Brad Mott, Underwriter**

- First point of contact for many new enquiries



We continue to review and refine cover wording to ensure it reflects the needs of our Members.

**Mark Miles, Delegated Authority Underwriter**

- Supports renewals and policy development



We work on events, the annual newsletter and updates via social media and email—always focused on keeping Members informed and connected.

**Cath Watson, Marketing & Events**

- Leads marketing, events, and communications



## Events Roundup 2025/Jan 2026

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 sector's bodies including [AHOEC](#), the [ABC](#), the [NCC](#), BAPA, the [IOL](#) and CLOtC. We attended a variety of events and conferences, some detailed below. In addition, Sophia continued with the bespoke risk management sessions and workshops for a variety of Members. If this would be of interest to you and your team, please get in touch.

January 2025 saw us at the annual **AHOEC conference, this time held at Urdd**. This was a wonderful site, and the event was 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. Sophia hosted two workshops discussing insurance needs and hot topics.

In September 2025 we had a stand at the annual **Association of British Climbing walls (ABC) conference in Rotherham at the Magna Centre**. 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!

**The UKCA (UK Canyoning Association) was held in September at Nae Limits in Pitlochry**. This year AIM had a stand which gave the chance to be more

prominent and have information about AIM readily available for people to take away. The UKCA are setting standards for their sector and the symposium was an excellent opportunity to meet with current AIM Members and also prospects. Sophia discussed the benefits of the Mutual with 5 interested parties, two of whom have subsequently joined AIM.

The weekend gave a great chance to discuss liability issues and hear the hot topics for the sector which is ever growing. Several AIM Members are on the UKCA committee and are leading the UKCA's business and were greatly appreciative of Sophia's attendance and were vocal on the benefits of being an AIM Member. This is a well attended event and gave good opportunity for potential Members. It will be a regular fixture in AIM's conference programme.

At the end of October Ralph & Sophia were invited to attend the **Aim 2 Change one-day inclusion summit at Mile End Climbing Wall**. Development Through Challenge partnered with the Association of British Climbing Walls (ABC) and the event focused on improving accessibility for disabled, deaf, and neurodivergent climbers. The event was led by people with lived experience and provided practical tools to help embed inclusive practice across the UK climbing sector. AIM attended and answered questions on how the Insurance sector can support walls to deliver sessions safely without unnecessary red tape.



Sophia attended the **second AAP conference in November 2025**, held this time at **Blackwell Adventure Centre**. This was predominantly for Duke of Edinburgh expeditions providers, with a very good turnout and lots of discussions about provision of expeditions. We saw several AIM Members and some prospects too. The guest speakers were superb, including a very useful and interesting talk by Tim Moreton from Adventure RMS who carry out the AALA licence inspections. Tim Moreton subsequently joined us at our own Member event in February 2026.

January 2026 saw Ralph at the **AHOEC Annual Conference** which took place at **Brathay Trust in the Lake District**, bringing together leaders from outdoor education centres across the UK. Focused on empowering leadership, the conference explored values led practice, organisational culture, and supporting wellbeing within the outdoor education sector. AIM was



the lead sponsor for the event and Ralph ran several sessions on how insurance helps leaders and managers feel confident when running outdoor activities. He focused on practical ways insurance can support safety, decision-making, and leadership development.

*We look forward to attending various events in Autumn 2026 and hope to see you at one of these!*



**Sophia Reed**  
Mutual Manager  
AIM



# AIM Member Event & AGM

## National Justice Museum

February 2026

This year we decided to take the AIM Member Event outside of London to help showcase the Mutual to the many activity providers working in the North and beyond. We have tried to vary the location in previous years travelling to Bristol and the Southwest and will continue to expand our choice of destinations.

The National Justice Museum in Nottingham, with its impressive court rooms and museum was the venue in February 2026 and provided a fun, informative and thought-provoking venue.

We had a packed agenda including speakers from Adventure RMS, HCR Law, Pharos Response, and presentations from our own Claims and Management teams. The Members also took part in a mock trial in the courtroom with our own Chairman Bob Edwards.

These events are very important to bring together Members, industry experts, the AIM Directors and Management team, and we value your feedback greatly. The feedback from the event was very positive, and we are glad that so many Members were able to join us, even if the content at times was a reminder of the difficulties providers face to keep abreast of legislation.

We would love to see many more Members at our events, and as we have a very big anniversary next year we hope you will be able to join us. Further details of the events will be circulated to you in due course.

*If you have a venue or speakers you would like to suggest please email [marketing@activitiesindustrymutual.co.uk](mailto:marketing@activitiesindustrymutual.co.uk) and we will come back to you to discuss further.*





# 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 would love to see more Members requesting to join the group and contributing to Member discussion, posting queries and receiving industry updates from us.



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

### 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

We work with other providers such as AHOEC, BAPA & CLOTIC.



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