

HORIZONS

PROFESSIONAL DEVELOPMENT IN OUTDOOR LEARNING

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In these very unusual and difficult times in which we all find ourselves, the Activity Industry Mutual (AIM) team has been working hard with the Board and AIM's supporting insurers to identify what financial measures we can take to help our members through this extremely difficult time of lockdown. As AIM has such a diverse membership we have needed to explore lots of different scenarios which would help as many as possible, and so we wanted to give you some guidance on a few of these.

Personal Injury Claims

While activities may have ceased, nevertheless you need to be aware of the potential over the next few months for new notifications from members of the public or vexatious ex-employees relating to accidents which may have occurred over the recent or more distant past.

Members of the public stuck at home, many likely to be on much reduced incomes, may become irresistible targets for certain solicitors specialising in personal injury claims. We would urge you to notify your insurer or cover provider of all accidents involving personal injury that could develop into a Public Liability or Employers' Liability claim alleging fault or blame, as soon as possible.

It is unusual to get a new claim for an incident from the distant past, but there is a three-year window for adults (for minors, three years following their 18th birthday) during which a claim can be made. Typically though, in our experience, most claims tend to be made in the period between three and 18 months after the alleged accident.

You can find useful articles and advice on how to reduce the risk of claims through reviewing risk assessments and using simple check lists on our website.

Protecting your vacant property

In the current situation across the UK the usual rule book has to be adapted because of the restrictions on

movement and how easily you can visit your premises. For premises that are temporarily closed because of the COVID-19 outbreak, we recommend you check with your insurer or cover provider for their specific requirements, but at the very least the following steps should be taken to protect against loss or damage.

STEP 1: Utilities and protection systems

If there is no need to re-enter during the period in which the Government advises people to remain in isolation, you should turn off electricity, gas and water supplies at the mains (and where reasonable to do so, drain down water systems), other than those services required to maintain:

- > Critical business infrastructure to allow the operation of your business and support temporary home working arrangements.
- > Burglar and fire alarms.
- > Sprinkler systems.
- > Other risk protection systems or devices e.g. CCTV.

Where practicable, you must maintain these systems in working order:

- > Locks and all other protective and security devices, including gates and other perimeter security, should be in use.
- > Where water systems have not been drained down and/or where there is a sprinkler installation you must maintain the central heating system to prevent freezing.

STEP 2: General good housekeeping

- > You should try to remove all internal waste and position external bins as at least 5 metres from the buildings (or as far as possible if 5 metres is unavailable) and secure the bins in position.
- > Where possible try to undertake an internal and external inspection of your

buildings at least every seven days and rectify any defects in the fabric or security devices that may compromise the integrity or security of the building. It is advisable to keep a record of when the visits were carried out, by whom, and what action was undertaken.

- > Remove post from the letterbox during each visit.
- > If you have an alarm that alerts you to a break-in or fire, it's worth having a contingency plan in case the primary person(s) responsible for responding need to self-isolate or are ill.
- > Let your insurer or cover provider know as soon as you become aware of any illegal entry to the premises, whether or not any damage has occurred.
- > Check your policy/cover for any specific requirement with regard to security, and speak with your insurer/cover provider if you cannot fulfil them ■

AIM MEMBERS INFORMATION

If you are an existing member of AIM, you can find information about COVID-19 on the AIM website: www.activitiesindustry mutual.co.uk/covid-19-updates/

Keep up-to-date with insurance news here: www.activitiesindustry mutual.co.uk/news/



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Ralph joined AIM in 2017 from a background insuring and supporting some of the UK's largest charities providing adventurous activities to young people. With over 15 years' experience in the insurance sector Ralph is an accredited Insurance and Risk Management professional who will be supporting AIM members with site visits, technical advice and all aspects of coverage requirements.