

Important information

This document gives you information about us, what we do and the products we offer and arrange.

Who are we?

Activities Industry Mutual Limited is a company limited by guarantee incorporated in England and Wales with its registered office at 8 Maltings Place, 169 Tower Bridge Road, London SE1 3JB, company number 5372198. The Mutual is an appointed representative of Regis Mutual Management Limited, company number 4194000, which is authorised and regulated by the Financial Conduct Authority for insurance mediation activities: FRN 479202. You can check this on the Financial Services Register at www.fca.org.uk/register or by contacting the FCA on 0800 111 6768 or 0300 500 8082.

Who provides your cover?

Your cover is in three parts which join together seamlessly. AIM provides the first part of your cover, up to a limit for each claim, in line with our Rules and Articles of Association. We arrange insurance above our part with QBE UK Limited, up to the full limits of cover shown on your Certificate of Entry and Schedule. The third part is the employers' liability insurance provided by QBE UK Limited to satisfy Members' statutory obligations.

QBE UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

If you need insurance for risks that are not covered by the Mutual, we have a panel of preferred brokers who can arrange these policies for you.

Who manages our business?

We have appointed Regis Mutual Management Limited to handle our day-to-day management, administration and claims handling. Regis reports directly to our Board of Directors.

What is a mutual?

A mutual is owned by its members and exists to serve and protect its members. It is not like a conventional company that exists to make a profit for its shareholders.

Members can attend our Annual General Meeting and vote on important issues including who is elected to the Board. The Board makes key decisions such as what to do with any surplus after payment of claims, insurance premiums and administration costs.

What is a discretionary mutual?

We are a discretionary mutual. This means claims are considered at the discretion of our Board in line with the Cover Wording and our Rules. The Board can also agree claims that fall outside, or are excluded from, the terms of a Member's Cover.

Please note that the discretionary cover offered to Members is not a contract of insurance.

We do not provide any advice or recommendation about the suitability for your needs of our cover, the insurance provided by QBE UK Limited or any other insurers. You must make your own decision. You should read the terms of these products carefully and take external advice if necessary.

Ownership

The Members own 100% of the Mutual. No insurance company has any voting rights in or owns any part of the Mutual.

What does AIM's cover include?

Our product offers cover for the main risks associated with organisations involved with adventure activities, outdoor education, training and similar organisations and includes cover for buildings, contents, business interruption, public and employers' liability.

What do you have to pay?

Each Member pays a contribution to the Mutual's funds which is used to pay claims, pay the employers' liability, stop loss and excess of loss insurance premiums and run the business. We do not charge any commission or other fees for membership of the Mutual or for arranging the excess of loss or employers' liability insurance. The Mutual and its preferred broker may charge a commission for placing non-mutual insurance for you. You can ask us for details of these commissions.

Insurance Premium Tax (IPT)

You have to pay IPT on the insurance QBE(UK) Limited and any other insurer provide.

Duration

Our cover normally lasts for 12 months from the date shown on your Certificate of Entry. You need to review your cover from time to time to make sure it is adequate for your needs and circumstances.

Renewing your Cover

Before each renewal date, we will tell you the contribution, terms and conditions that will apply for the following year. If you wish to change your cover or you don't want to renew it, please tell us before the renewal date.

Protecting your money

Before sending your premium for cover an insurer provides, and to safeguard your position, we hold your money as an agent of the insurer and your policy is treated as paid for as soon as the payment has cleared to our account.

Information and changes

It is very important that you answer the questions we ask you accurately and to the best of your knowledge when you first arrange cover, make changes, renew or make a claim. You must tell us about any changes to your circumstances, any new property you have bought, major changes to your existing property or business activities and if anything has happened that means you would give different answers to the questions we asked before.

If you do not tell us about any changes or your answers to our questions are not accurate, we and the insurers may not be able to help you with all or part of your claim and your cover or insurance may not be valid.

Cooling off period

If you decide that this cover is not what you need, you can cancel it in the first 21 days of any cover period by writing to us or emailing us. If you have not claimed and there are no possible claims, we will refund your contribution paid for that cover period.

Cancellation

- You can cancel this cover at any time after the cooling off period by giving us thirty days' notice in writing and if you have not made a claim and nothing has happened that could result in a claim we will refund your contribution for the cover period after the cancellation date.
- We can cancel your cover by sending you 30 days' notice to your address on your Certificate of Entry. We will only do this if we have a good reason, for example
 - if you do not pay your contribution
 - a change to your circumstances or property that means we cannot continue to give you cover
 - if you do not cooperate with us or do not give us information we reasonably ask for.

What to do if you have a complaint

We hope you will be pleased with your cover from us and our service. If you are not happy about our decision on a claim or if we fail to reach the standards of service you expect, please let us know by calling 03302020919, or writing to Activities Industry Mutual Limited, First Floor Offices, Douglas House, Quarry Hill Road, Tonbridge, Kent, TN9 2RH or emailing manager@activitiesindustrymutual.co.uk

We will try to resolve your complaint within three working days, however if we are unable to do so, we will write to you to acknowledge receipt, advise who is dealing with the complaint and what steps are being taken. You will be kept fully informed of the progress of your complaint until it is concluded.

We provide cover on a discretionary basis up to the limit of the Mutual's retention. Provision of discretionary cover is not regulated by the Financial Conduct Authority and therefore the Financial Ombudsman Service cannot deal with complaints about our cover.

Arranging insurance

In addition to providing you with discretionary protection, the Mutual may arrange insurance for you. If you wish to complain about our service in arranging insurance for you and if you are not satisfied with our final response, or if eight weeks have passed since you first complained and you have not received our final response letter, you may be able to refer the matter to the Financial Ombudsman Service. Any complaints about the insurance or the services provided by the insurer should be made to the insurer under their complaints procedure.

Further information on our complaints process can be found in our Complaints Guide, available on our website. Paper copies are available upon request.

Financial Services Compensation Scheme

QBE UK Limited is covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 90% of the claim, without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, also without any upper limit. Further information about the compensation scheme is available from the FSCS on 0800 678 1100 or 020 7741 4100 or by visiting or by writing to

Financial Services Compensation Scheme
PO Box 300
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