

## Certificate of Entry

<b>Contract Number</b>	<b>B601627538G17</b>
<b>Member Number</b>	<b>BXMEX/429849KNBR</b>
<b>Cover Number</b>	<b>AIM100090</b>
<b>Name of Member</b>	<b>BXM Expeditions Ltd</b>
<b>Trading as</b>	
<b>Trading Address</b>	<b>5 Westmead Trading Estate, Swindon, SN5 7YS</b>
<b>Business description</b>	<b>DofE Provider, Primary School Trips including camping, walking &amp; bushcraft skill as well as guided trips to Snowdonia.</b>
<b>Member's representative</b>	<b>Ben Maxfield</b>
<b>Period of Cover (from)</b>	<b>14/09/2017</b>
<b>Period of cover (to)</b>	<b>13/09/2018</b>

Both days are inclusive and for such period or periods as may be mutually agreed

Cover is provided in accordance with the terms of the Rules, the Memorandum and Articles of Association and the Cover and Policy wordings which are available on the AIM website at [www.activitiesindustrymutual.co.uk](http://www.activitiesindustrymutual.co.uk)

### Mutual Discretionary Cover

Cover is provided by Activities Industry Mutual Limited on a discretionary basis subject to the terms conditions and limitations contained in the Cover Wording and supporting schedules up to the following Limits of Indemnity:

Public Liability:	£100,000 any one Occurrence
Product Liability:	£100,000 any one Occurrence
Professional Indemnity:	£100,000 for all Occurrences
Employers' Liability:	£100,000 any one Occurrence
Property Damage including Business Interruption, Money and Personal Accident, Stock and Loss of Licence:	Not covered

The cover provided by Activities Industry Mutual Limited on all liability sections, except Employers' Liability, is subject to the Member's excess of £500 each and every loss which shall be borne by the Member.

### Excess Insurance

MS Amlin Insurance at Lloyd's Limited (Lloyd's Syndicate 3210) agrees, subject to the terms conditions and limitations contained in the Public/Products Policy of Insurance and Professional Indemnity Insurance Extension, the Employers' Liability Policy of Insurance and the Property Damage Policy of Insurance, to indemnify the Member (the Assured) subject to the deductible, of

Public Liability:	£100,000 any one Occurrence
Product Liability:	£100,000 any one Occurrence

Professional Indemnity: £100,000 for all Occurrences  
 Employers' Liability: £100,000 any one Occurrence\*  
 Property Damage including Business Interruption,  
 Money and Personal Accident, Stock and Loss of  
 Licence: Not covered

up to the following Limits of Indemnity

Public Liability: £5,000,000 any one Occurrence but all incidents during  
 the period of Cover in respect of Pollution  
 Product Liability: £5,000,000 for all Occurrences during the Period of Cover  
 Professional Indemnity: £100,000 for all Occurrences during the Period of Cover  
 Employers' Liability: £10,000,000 any one Occurrence but sub-limited to  
 £5,000,000 any one Occurrence for Terrorism  
 Property Damage including Business Interruption,  
 Money and Personal Accident, Stock and Loss of  
 Licence: Not covered

\*The liability of the Member (the Assured) to pay the Deductible under the Employers' Liability Insurance to MS Amlin Insurance at Lloyd's Limited (Lloyd's Syndicate 3210) as set out in the definition of "deductible" in the Policy is met by Activities Industry Mutual Limited on a discretionary basis in accordance with the terms, conditions and limitations of the Mutual discretionary cover.

**Stop Loss Insurance - For Information Only**

MS Amlin Insurance at Lloyd's Limited (Lloyd's Syndicate 3210) also provides annual Stop Loss insurance for the benefit of all Members. This protects the Mutual against an aggregation of claims paid in any one period.

<b>Total Mutual Contribution</b> (which includes the premium payable to MS Amlin Insurance at Lloyd's Limited (Lloyds Syndicate 3210) and insurance Premium Tax thereon.	£3,709.87
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Signed - Shaun Fyson - Mutual Manager, Regis Mutual Management Limited  
*for and on behalf of MS Amlin Insurance at Lloyd's Limited*

Signed - Martin Richards - Head of Underwriting  
*for and on behalf of Activities Industry Mutual Limited*

This is to Certify that in accordance with the authorisation granted under the Contract (the number of which is specified in the Schedule) to the undersigned by certain Underwriters at Lloyd's, whose definitive numbers and the proportions underwritten by them, which will be supplied on application, can be ascertained by reference to the said Contract which bears the Seal of Lloyd's Policy Signing Office and in consideration of the payment of the premium specified herein, the said Underwriters are hereby bound, severally and not jointly, their Executors and Administrators, to insure in accordance with the terms and conditions contained herein or endorsed hereon.

Dated: 14/09/2017

### **Explanatory Note**

This note is for information only and does not form part of the contracts between the Member and Activities Industry Mutual Limited and MS Amlin Insurance at Lloyd's Limited (Lloyd's Syndicate 3210).

The terms and conditions of the Mutual cover and the insurance policy mirror each other, and Activities Industry Mutual Limited and MS Amlin Insurance at Lloyd's Limited have agreed to co-operate in the handling of claims. In this way Members are provided with seamless cover.

### **PLEASE NOTE - This notice contains important information - PLEASE READ CAREFULLY**

The liability of an insurer under this contract is several and not joint with other insurers party to this contract. An insurer is liable only for the proportion of liability it has underwritten. An insurer is not jointly liable for the proportion of liability underwritten by any other insurer. Nor is an insurer otherwise responsible for any liability of any other insurer that may underwrite this contract.

The proportion of liability under this contract underwritten by an insurer (or, in the case of a Lloyd's syndicate, the total of the proportions underwritten by all the members of the syndicate taken together) is shown in this contract.

Yours sincerely

A handwritten signature in black ink, appearing to read 'Martin Richards', with a stylized flourish at the end.

Martin Richards

**Head of Underwriting**

**Regis Mutual Management Limited as Managers  
The Activities Industry Mutual Limited**



## Certificate of Liability Cover

<b>Contract Number</b>	<b>B601627538G17</b>
<b>Member Number</b>	<b>BXMEX/429849KNBR</b>
<b>Cover Number</b>	<b>AIM100090</b>

This Certificate of Entry and all its summaries are issued subject to the applicable Cover Wordings, Rules and the memorandum and Articles of Association for the current indemnity year.

<b>Name of Member</b>	<b>BXM Expeditions Ltd</b>
<b>Trading as</b>	
<b>Member's representative</b>	<b>Ben Maxfield</b>
<b>Business description</b>	<b>DofE Provider, Primary School Trips including camping, walking &amp; bushcraft skill as well as guided trips to Snowdonia.</b>
<b>Period of Cover (from)</b>	<b>14/09/2017</b>
<b>Period of Cover (to)</b>	<b>13/09/2018</b>

Both days are inclusive and for such period or periods as may be mutually agreed upon.

### Basis of Cover - LIABILITY COVER

**Employers' Liability** - To indemnify the Member's legal liability in respect of bodily Injury or death suffered by Directors or Employees arising out of and in the course of their Employment with the Member caused during the Period of Cover in connection with the business and Claimants and Members costs and expenses arising therefrom as more fully described in the cover wording

Limit of Cover - each and every occurrence up to	£10,000,000
Terrorism Sub Limit - each and every occurrence up to	£5,000,000

**Public and Products Liability** - To indemnify the Member's legal liability for bodily injury or death and accidental loss of or damage to property as more fully described in the cover wording

#### **Public Liability**

Limit of Cover - each and every occurrence up to	£5,000,000
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#### **Products Liability**

Limit of Cover - any one occurrence and in the aggregate during the period of cover up to	£5,000,000
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**Professional Indemnity** - To indemnify the Member's legal liability in respect of alleged inadequate advice, services or designs provided by the Member causing financial loss. Only claims notified to the Mutual in the Period of Indemnity may be the subject of indemnity under this cover

Limit of Cover - any one occurrence and in the aggregate during the period of cover up to	£100,000
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**MS**  **Amlin**

Signed by:



Martin Richards - Head of Underwriting - *for and on behalf of*  
*Activities Industry Mutual Limited*





## Certificate of Employers' Liability Insurance(a)

*(Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 1998 (the Regulations), one or more copies of this certificate must be displayed at each place of business at which the policy holder employs persons covered by the policy)*

Policy No: 27538G17

AIM Reference: AIM100090

Name of policy holder: BXM Expeditions Ltd

1. Date of commencement of insurance policy: 14/09/2017
2. Date of expiry of insurance policy: 13/09/2018

### We hereby certify that:-

1. the policy to which this certificate relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, the Isle of Man, the Island of Jersey, the Island of Guernsey and the Island of Alderney to which the Employers' Liability (Compulsory Insurance) Act 1969 or any amending primary legislation applies(b); and
2. the minimum amount of cover provided by this policy is no less than £5,000,000

Signed on behalf of those Lloyd's Underwriters subscribing to the above policy (Authorised Insurers) MIT Syndicate 3210

Signature

- (a) Where the employer is a company to which regulation 3(2) of the Regulations applies, the certificate shall state in a prominent place, either that the policy covers the holding company and all its subsidiaries, or that the policy covers the holding company and all its subsidiaries except any specifically excluded by name, or that the policy covers the holding company and only the named subsidiaries.
- (b) Specify applicable law as provided for in regulation 4(6) of the Regulations.

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*Note: The information below this line does not form part of the statutory certificate. Those Underwriters at Lloyd's on whose behalf this certificate is issued require the following information to be entered by the issuing intermediary:*

*Name and address of issuing intermediary:*

*Issuing intermediary's reference:*

*(if different from the Policy Number stated above)*

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NMA2838 (28.1.99)



