



## Insurance benefits for

**Leaders, instructors and coaches** who are members of  
The Association of Mountaineering Instructors,  
The British Association of International Mountain Leaders and  
The Mountain Training Association

Valid from September 2021



IMAGE CREDIT: Patrick Hickie, The Summit is Optional.

# Introduction

## Welcome to the Insurance Scheme for members of the Association of Mountaineering Instructors, British Association of International Mountain Leaders and Mountain Training Association

This scheme has been designed to provide bespoke insurance coverage exclusively for members of the Associations, to cover the range of activities within their Mountain Training qualifications.

The scheme provides **Combined Liability Insurance** and **Personal Accident Insurance** benefits for those members resident in the UK (including the Channel Isles and the Isle of Man) or Eire.

### Cover categories

There are various cover options available to you, ensuring we meet the needs of an individual instructor using a trading name and those that have set up Limited Companies.

There are four cover options (Categories) available to meet the needs of members, including when using a trading name or trading as a Limited Company. The premium is based on your turnover and the work being carried out only.

#### CATEGORY 1

Lowland Leader  
Hill and Moorland Leader  
Climbing Wall Instructor  
Climbing Wall Development Instructor

#### CATEGORY 2

Rock Climbing Instructor  
Mountain Leader

#### CATEGORY 3

International Mountain Leader  
Winter Mountain Leader  
Rock Climbing Development Instructor  
Irish Multi pitch award

#### CATEGORY 4

Mountaineering and Climbing Instructor  
Winter Mountaineering and Climbing Instructor

Please note: Cover is included for working as a coach who holds one of the Mountain Training coaching scheme qualifications, when doing so within the remit of the technical climbing qualification held, or equivalent.

Insurance cover in a Category below your 'highest' qualifications held may be selected if all your work falls within the remit of that lower category qualification, should you hold that qualification.

Cover is included as standard throughout the scheme for:

- Team building activity.
- Use of low ropes courses, work on artificial structures.
- Bush craft (except foraging).
- Film/media work.

Additional cover is available for:

- Delivering First Aid Courses.
- Caving and mining (as long as you hold the British Caving Association awards).
- Trainee Winter Mountaineering and Climbing Instructors.

Additional premiums are charged for these activities.

### Option to include activities under Categories 2 and 3

Instructors that fall within Categories 2 and 3 can add insurance cover for:

- Coasteering.<sup>1</sup>
- Gorge Walking.<sup>1</sup>
- Ghyll Scrambling.<sup>1</sup>

There is a charge applicable to adding these activities.

### Additional activities automatically included under Category 4

Mountaineering and Climbing Instructors and Winter Mountaineering and Climbing Instructors' taking out insurance under Category 4 receive inclusive cover for:

- Coasteering.<sup>1</sup>
- Gorge Walking.<sup>1</sup>
- Ghyll Scrambling.<sup>1</sup>
- The provision of technical advice, work as an expert witnesses or as an Adventure Activities Licensing Authority inspector.
- Route Setting.

### Employers liability options

If you engage the services of other instructors, you can also purchase Employers Liability insurance to protect you as an Employer. If mentoring or engaging volunteers only, you can also purchase this cover with a lower premium being charged.

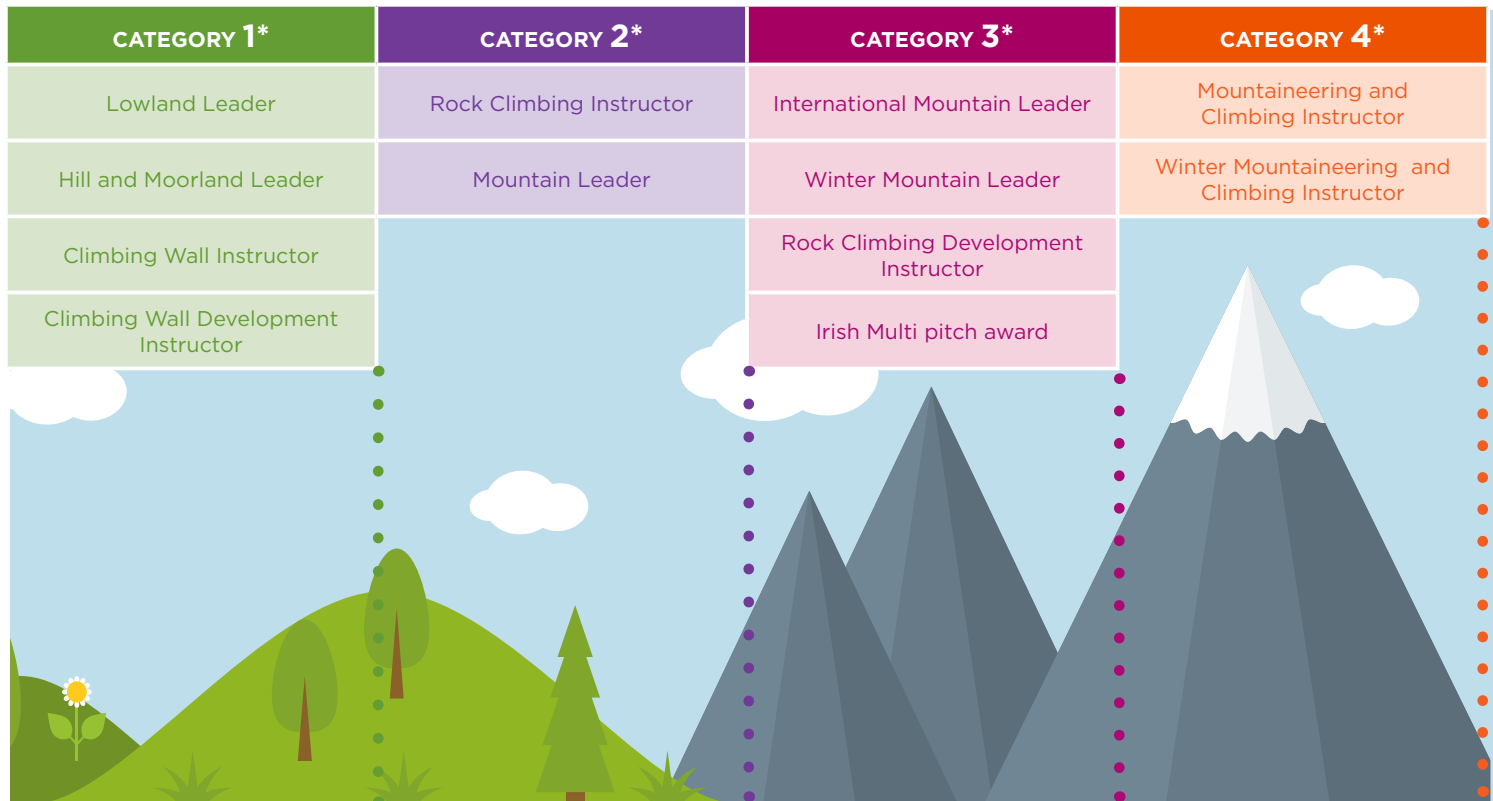
### Geographical limits

Cover includes all work within UK (including the Channel Isles and the Isle of Man) and Eire.

For International Mountain Leaders, Mountaineering Climbing Instructors and Winter Mountaineering Climbing Instructors cover is worldwide (excluding the USA and Canada).

<sup>1</sup>As long as these activities only make up 20% of your turnover.

# Summary of benefits and options



**\*Insurance cover in a Category below your 'highest' qualifications held may be selected if all your work falls within the remit of that lower category qualification, should you hold that qualification.**

*For example: An International Mountain Leader or Mountain Leader (Winter) who is working wholly within the remit of the Mountain Leader qualification can select Category 2 cover.*

*For example: A Mountaineering and Climbing Instructor who is working wholly within the remit of the Climbing Wall Instructor qualification would only need Category 1 cover.*

THE POLICY BENEFITS	CATEGORY 1	CATEGORY 2	CATEGORY 3	CATEGORY 4
Public and products liability - £5,000,000.	✓	✓	✓	✓
Professional indemnity - £5,000,000.	✓	✓	✓	✓
Cover for technical advice such as expert witness and acting as an AALA Inspector.			✓	✓
Geographical limit - United Kingdom and Ireland.	✓	✓		
Geographical limit - Worldwide (exc. USA and Canada) in respect of IML.			✓	✓
Employers liability - £10,000,000.	OPTIONAL	OPTIONAL	OPTIONAL	OPTIONAL
Personal accident insurance Covering, for example; physiotherapy, broken bones, chiropractic treatment.	OPTIONAL	OPTIONAL	OPTIONAL	OPTIONAL
Cover for the delivery of first aid courses.	OPTIONAL	OPTIONAL	OPTIONAL	OPTIONAL
Cover for Coasteering, Gorge Walking and Ghyll Scrambling. (Provided these activities only make up to 20% of your turnover.)		OPTIONAL	OPTIONAL	✓
Cover for mountain or fell running. (Provided your qualification includes this and cover is selected)	✓	✓	✓	✓
Cover for Route Setting. (For holders of CWI, CWDI, RCI, RCDI, MCI and WMCI only)	OPTIONAL	OPTIONAL	OPTIONAL	✓
Cover for Trainee Winter Mountaineering and Climbing Instructor.				OPTIONAL
Cover for Caving and Mining exploration. Available to instructors who hold British Caving Association awards.	OPTIONAL	OPTIONAL	OPTIONAL	OPTIONAL

# NAVIGATING YOUR WAY AROUND INSURANCE

## WHAT IT ALL MEANS



By its very nature, your activities can be...

**unpredictable.**

That's why you should have an insurance policy that **covers your specific risks** and exposures.



### PUBLIC LIABILITY INSURANCE

Cover against damages awarded to members of the public because of an injury or damage to their property through negligence.



### PROFESSIONAL INDEMNITY INSURANCE

Cover provides protection if you provide negligent advice or a negligent service. It is designed to safeguard you against claims made by members of the public for any resulting financial loss or damage to their reputation.



### EMPLOYERS LIABILITY INSURANCE

Compulsory insurance for all employers. This insurance is required in case any employees pursue their employer for compensation in the event that they suffer injury or disease in the course of their employment.



### PERSONAL ACCIDENT INSURANCE

A policy that provides compensation for insured benefits caused by accidents. Typical benefits can include accident death, permanent total disability, broken bones, physiotherapy, dental services, etc.



Insurance Premium Tax is charged at 12%. Irish Levy is charged at 5%.

Annual Turnover Band	CATEGORY 1 (UK)	CATEGORY 1 (EIRE)
	Premium + (IPT)*	Premium + (LEVY)*
Up to 10,000	£120 + IPT	€250 + LEVY
Up to 25,000	£135 + IPT	€270 + LEVY
Up to 50,000	£175 + IPT	€350 + LEVY
Up to 85,000	£225 + IPT	€450 + LEVY
Up to 100,000	£350 + IPT	€700 + LEVY
Up to 150,000	£450 + IPT	€900 + LEVY

**Territorial Limit:**

**UK & IRELAND**

**Limit of Indemnity:**

£5,000,000 Public & Products Liability

€5,000,000 Public & Products Liability

£5,000,000 Professional Indemnity

€5,000,000 Professional Indemnity

Annual Turnover Band	CATEGORY 2 (UK)	CATEGORY 2 (EIRE)
	Premium + (IPT)*	Premium + (LEVY)*
Up to 10,000	£140 + IPT	€300 + LEVY
Up to 25,000	£165 + IPT	€330 + LEVY
Up to 50,000	£200 + IPT	€400 + LEVY
Up to 85,000	£250 + IPT	€500 + LEVY
Up to 100,000	£450 + IPT	€900 + LEVY
Up to 150,000	£550 + IPT	€1,100 + LEVY

**Territorial Limit:**

**UK & IRELAND**

**Limit of Indemnity:**

£5,000,000 Public & Products Liability

€5,000,000 Public & Products Liability

£5,000,000 Professional Indemnity

€5,000,000 Professional Indemnity

Annual Turnover Band	CATEGORY 3 (UK)	CATEGORY 3 (EIRE)
	Premium + (IPT)*	Premium + (LEVY)*
Up to 10,000	£150 + IPT	€380 + LEVY
Up to 25,000	£180 + IPT	€400 + LEVY
Up to 50,000	£225 + IPT	€450 + LEVY
Up to 85,000	£275 + IPT	€600 + LEVY
Up to 100,000	£500 + IPT	€1,000 + LEVY
Up to 150,000	£650 + IPT	€1,300 + LEVY

**Territorial Limit:**

**UK & IRELAND.**

COVER EXTENDS TO WORLDWIDE (EXCL USA & CANADA) IN RESPECT OF IML

**Limit of Indemnity:**

£5,000,000 Public & Products Liability

€5,000,000 Public & Products Liability

£5,000,000 Professional Indemnity

€5,000,000 Professional Indemnity

Annual Turnover Band	CATEGORY 4 (UK)	CATEGORY 4 (EIRE)
	Premium + (IPT)*	Premium + (LEVY)*
Up to 10,000	£195 + IPT	€450 + LEVY
Up to 25,000	£235 + IPT	€470 + LEVY
Up to 50,000	£300 + IPT	€600 + LEVY
Up to 85,000	£395 + IPT	€790 + LEVY
Up to 100,000	£575 + IPT	€1,150 + LEVY
Up to 150,000	£795 + IPT	€1,590 + LEVY

**Territorial Limit:**

**WORLDWIDE (EXCL USA & CANADA)**

**Limit of Indemnity:**

£5,000,000 Public & Products Liability

€5,000,000 Public & Products Liability

£5,000,000 Professional Indemnity

€5,000,000 Professional Indemnity

Includes cover for technical advice such as expert witness and acting as an AALA Inspector



Insurance Premium Tax is charged at 12%. Irish Levy is charged at 5%.

ACTIVITY/ADDITIONAL COVERS	UK Premium + (IPT)*		EIRE Premium + Levy*	
<p><b>Caving &amp; Mining</b> (Only available to Categories 2, 3, 4)</p> <p><b>Coasteering, Gorge Walking &amp; Gyhll Scrambling</b> (as long as these activities only make up 20% of your turnover).</p> <p><b>(These activities are automatically included for Category 4)</b></p>	£25 + IPT		€50 + Levy	
<p><b>Mountain/Fell Running.</b></p> <p>Cover is provided at no additional cost for Categories 1, 2 and 3 provided you select the cover and your qualification includes this <b>(These activities are automatically included for Category 4)</b></p>	<b>Category 1:</b>	£Nil	<b>Category 1:</b>	€Nil
	<b>Category 2:</b>	£Nil	<b>Category 2:</b>	€Nil
	<b>Category 3:</b>	£Nil	<b>Category 3:</b>	€Nil
<p><b>Route Setting</b> (for holders of CWI, CWDI, RCI, RCDI, MCI and WMCI only) <b>(This is automatically included for Category 4)</b></p>	£45 + IPT		€90 + Levy	
<p><b>Delivery of First Aid Courses</b></p>	<b>Basic:</b>	£25 + IPT	<b>Basic:</b>	€50 + Levy
	<b>Advanced:</b>	£50 + IPT	<b>Advanced:</b>	€100 + Levy
<p><b>Trainee Winter Mountaineering and Climbing Instructor</b></p>	£80 + IPT per Trainee		€80 + Levy per Trainee	
<p><b>Personal Accident Benefits</b></p>	£90 + IPT		€100 + Levy	
<p><b>Employers' Liability</b> - those engaging <b>volunteers</b> or <b>mentoring</b> only</p>	£50 + IPT		€150 + Levy	
<p><b>Employers' Liability</b> - those engaging <b>volunteers, mentoring</b> and who have <b>paid staff</b></p>	£150 + IPT		€350 + Levy	

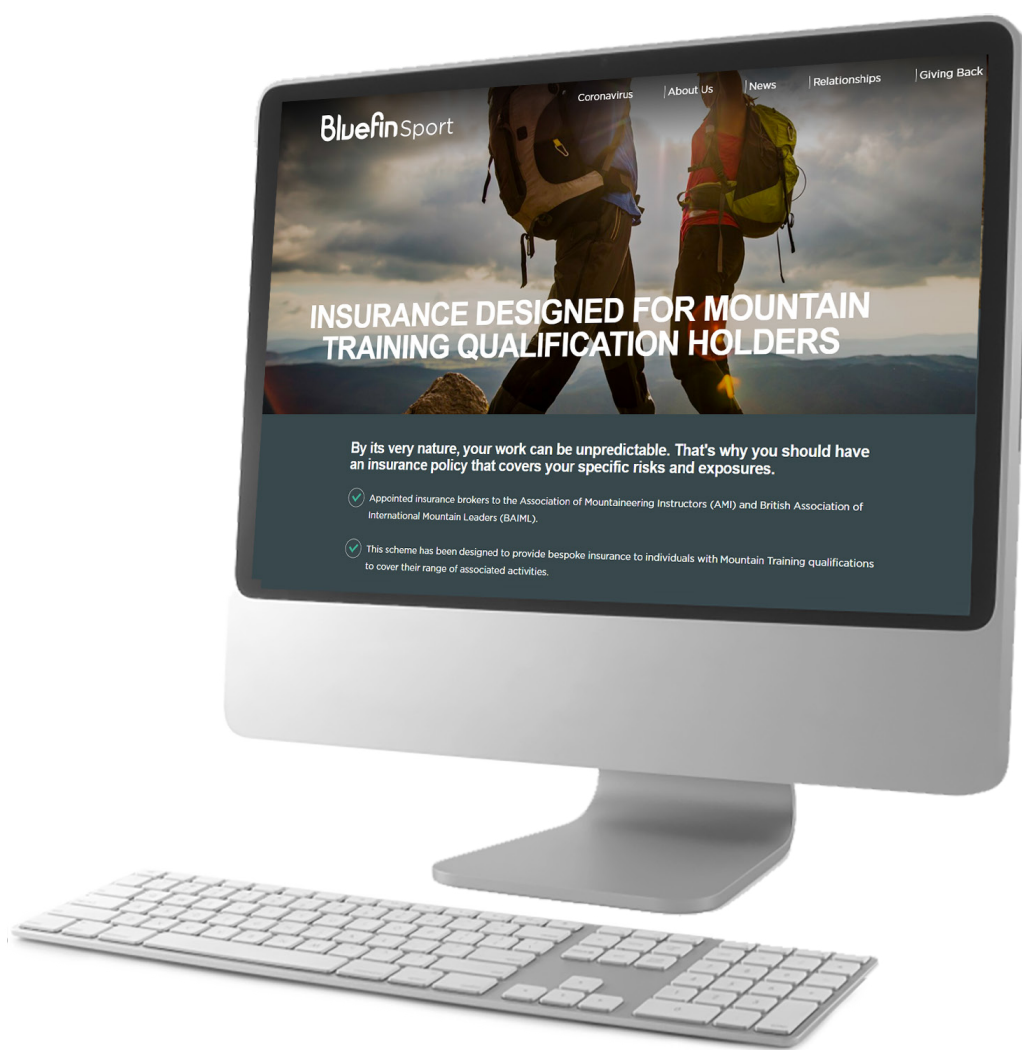




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