

## **SUMMARY - Insurance Scheme for members of MTA, AMI and BAIML**

This new bespoke insurance scheme, produced exclusively for Association members who are resident in the UK & Ireland including the Channel Isles and the Isle of Man, provides Combined Liability Insurance cover and Personal Accident benefits for the range of activities within the remit of their Mountain Training Qualifications.

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.

The Categories are:

1. For holders of the following qualification(s):

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

2. For holders of the following qualification(s) and including those in Category 1:

- Rock Climbing Instructor
- Mountain Leader (Summer)

3. For holders of the following qualification(s) and including those in Categories 1 and 2:

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

4. For holders of the following qualification(s) and including those in categories 1, 2 and 3:

- Mountaineering Climbing Instructor
- Winter Mountaineering Climbing Instructor

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.

*Examples:*

- *An International Mountain Leader or Mountain Leader (Winter) who is working wholly within the remit of the Mountain Leader (Summer) qualification can select Category 2 cover.*
- *A Mountaineering and Climbing Instructor who is working wholly within the remit of the Climbing Wall Instructor qualification would only need Category 1 cover.*

### Additional benefits (add-on premiums may apply)

- Employers Liability Insurance can be added for those who employ staff or engage the service of volunteers. There are 2 levels of cover depending on whether engaging with volunteers and mentoring, or employing staff.
- Cover can be extended, for an additional premium, for members delivering First Aid Courses and those climbing qualification holders who Route Set.
- Insurance under Categories 2 and 3 can, for an additional premium, select cover for Coasteering, Gorge Walking and Ghyll Scrambling, (as long as these activities only make up 20% of your turnover)
- Insurance under Category 4 includes, at no extra premium, cover for Coasteering, Gorge Walking and Ghyll Scrambling, provided these activities only make up to 20% of your turnover.
- Cover for Coasteering, Gorge Walking, Ghyll Scrambling is not available to those taking Category 1 insurance.
- Cover for Caving & Mine Exploration, for an additional premium, is available to all categories of Instructors who hold British Caving Association awards.
- A broad range of Personal Accident benefits are available, for an additional premium, covering, for example; physiotherapy, broken bones, chiropractic treatment. For full details of the cover available please [click here](#).

