

Mountaineering

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

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 01

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

CATEGORY 03

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

CATEGORY 02

Rock Climbing Instructor
Mountain Leader

CATEGORY 04

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.¹
- Gorge Walking.¹
- Ghyll Scrambling.¹

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.¹
- Gorge walking.¹
- Ghyll scrambling.¹
- 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).

¹ As long as these activities only make up 20% of your turnover.

Summary of benefits and options

The policy benefits

| | CATEGORY 01 | CATEGORY 02 | CATEGORY 03 | CATEGORY 04 |
|--|-----------------------|-----------------------|-----------------------|-----------------------|
| 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 |

COVER CATEGORIES

CATEGORY **01***

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

CATEGORY **03***

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

CATEGORY **02***

Rock Climbing Instructor
Mountain Leader

CATEGORY **04***

Mountaineering and Climbing Instructor Winter
Mountaineering and 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 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.

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.



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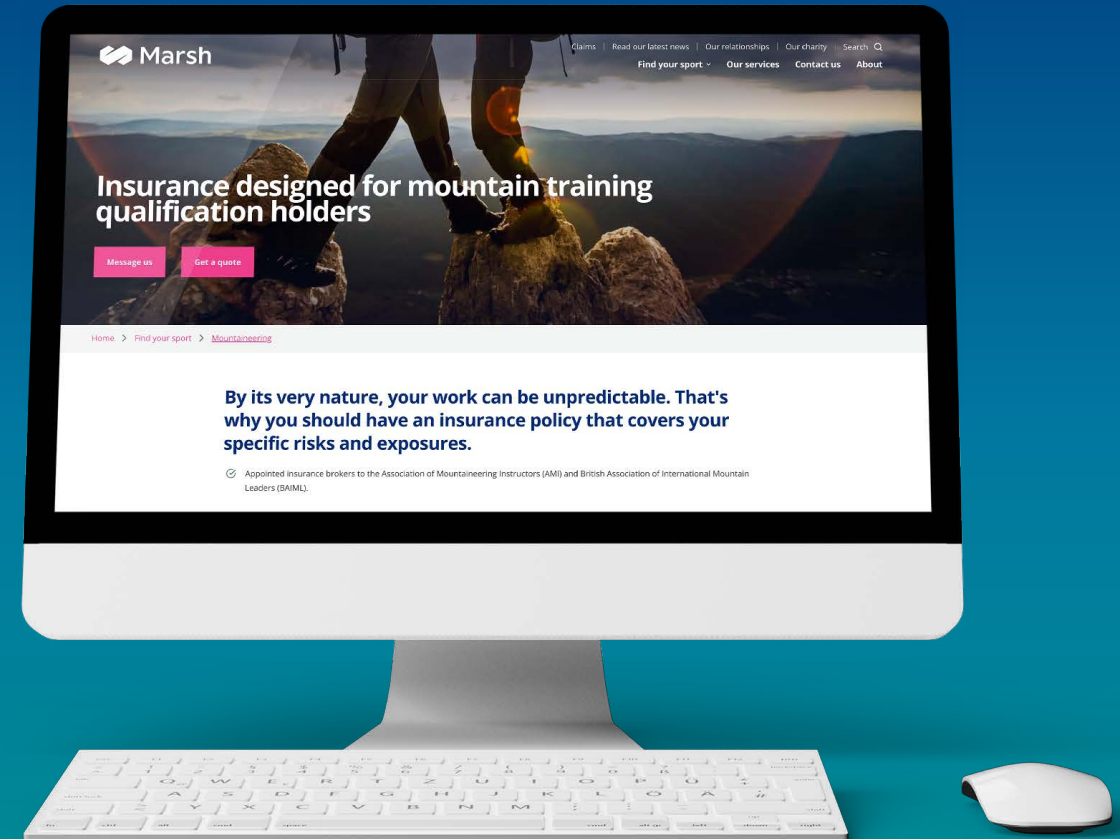


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