

## Certificate of Entry

<b>Contract Number</b>	<b>B601627538G19</b>
<b>Member Number</b>	<b>AIM/KAKIT463</b>
<b>Cover Number</b>	<b>KAKIT463</b>
<b>Name of Member</b>	<b>Kevin Anderson</b>
<b>Trading as</b>	<b>K A Kitesurfing Adventure Sports</b>
<b>Trading Address</b>	<b>4 The Haven, Chathill, NE67 5AW</b>
<b>Business description</b>	<b>Outdoor activity provider offering adventure water sports and kids camps</b>
<b>Member's representative</b>	<b>Kevin Anderson</b>
<b>Period of Cover (from)</b>	<b>10/05/2019</b>
<b>Period of cover (to)</b>	<b>09/05/2020</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:	£100,000 any one Occurrence

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: £100,000 any one Occurrence

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: Limits as per Schedule

\*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.	£1,417.90
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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: 13/05/2019

## 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



Martin Richards

### **Head of Underwriting**

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