



Combined Property and Liability Proposal Form

1. Business Name:			
2. Address:			
3. Telephone No:			
4. Website:			
5. Email Address:			
6. Business description:			
7. Number of years in business:			
8. Are you licensed by AALS?	Yes /No	Date of last inspection	
9. If you are Member of any National Governing Bodies or Trade Associations to which do you belong?			
10. Please confirm what qualifications are held or provide a CV. Also provide relevant experience for the activities offered.			
11. Current Insurer	Renewal date:		
	Current Premium:		

Property questions (Please note we require a separate form completed for each address requiring cover)

12. Address where cover required, if different from above. If there are several buildings at this address, please provide a site plan if possible.	
13. When were the buildings built? If there are several buildings at the above address please provide the details per building (approximate is fine). If any of the buildings are listed, please provide details of their listing status.	
14. Are all buildings built of brick or stone and roofed with slates or tiles and in a good state of repair and will be so maintained? If "NO" please provide details.	Yes/No
15. Does any part of the building(s) have a flat roof? If "YES" please state approximate percentage of the roof area this relates to, what it is constructed of and when it was last inspected.	Yes/No
16. Is any building undergoing renovation or construction work or is such work planned	Yes/No

Activities Industry Mutual Limited is a company registered in England and Wales (company registration number 05372198) with its registered office address at 7 Maltings Place, 169 Tower Bridge Road, London, SE1 3JB
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within the next 12 months? If "YES" please provide details	
17. Are the premises ever left unattended for a period longer than seven consecutive days?	Yes/No
18. Are the premises always attended overnight between the hours of 22.00hs and 06.30hr (local standard time) by the Member or a director or employee of the Member?	Yes/No
19. Are the premises open to your customers throughout the year?	Yes/No
20. Is there a kitchen within any building? If "YES" please answer the following - is there a wet chemical (Class F) Extinguisher (that is serviced annually) and fire blanket in the kitchen that can be easily and safely accessed by kitchen staff who have been given practical training in the use of them? - is there an "Emergency Power off" button that can be easily and safely accessed to shut off fuel and power to all cooking equipment. - for all extraction system(s) are: a) filter(s) and canopy cleaned at least weekly b) ductwork inspected and cleaned along it's full length at least annually	Yes/No Yes/No Yes/No Yes/No Yes/No
21. Is there a deep fat fryer within any building? If "YES" please answer the following - is the power supply automatically cut to the deep fat fryer when the safe operating temperature of the oil is exceeded i.e. is there an independent over-temperature thermostat present. - is there a fixed fire suppression system (wet chemical or water mist) covering the frying range and extractor hood that automatically activates in response of a fire which is serviced by a LPCB approved company. - is the fryer along with all other kitchen equipment maintained and serviced by a suitably competent body	Yes/No Yes/No Yes/No Yes/No
22. Has a Fire Risk Assessment in accordance with the Fire Safety Order been completed for each location, within the last 3 years?	Yes/No
23. Is there a documented Portable Appliance Register that records the date equipment was last tested? Are all portable appliances regularly inspected and repaired by a competent person?	Yes/No Yes/No
24. Is smoking permitted in or within five metres of a building?	Yes/No
25. Is combustible waste secured and stored at least 5m from the buildings?	Yes/No

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26. Are Fire Extinguishers serviced annually, sited in a conspicuous position each floor of the building(s) and within any garage/workshop?	Yes/No
27. How many miles are the premises from the nearest full time fire brigade?	

28. Please provide details of the alarm systems at the premises.	Fire	Intruder
Type of System installed:		
Maintained under contract:	Yes/No	Yes/No
Is the entire building covered by the system:	Yes/No	Yes/No
Method of signalling – please delete as applicable	Bells only Redcare to central station Digital communication to central station	
Response by – please delete as applicable	Keyholder Police	
29. Can you confirm that whenever the premises are left unattended, all external doors are secured with 5 lever mortice deadlocks, with all accessible windows secured with key operated locks and any intruder alarm set? If “No” to any part of the question please provide details:	Yes/No	
30. Do you carry out formal housekeeping inspections covering all areas of the building and external environment with a process for ensuring actions identified are completed?	Yes/No	
31. Is there a formal documented “Permit to Work System” in place for any Hot Works (welding, soldering, cutting, brazing, grinding, drilling, use of blow torches, etc)?	Yes/No	
32. Are the premises free from flooding and in an area which is free from flooding and not near any rivers, streams or tidal waters? If “NO” please provide details.	Yes/No	
33. Subsidence Extension – Please answer these questions only if you require the Mutual to consider offering cover for subsidence, landslip or ground heave. <ul style="list-style-type: none"> - What is the nature of the sub soil at the premises - Is any part of the premises close to a railway - On any part of the premises or in the surrounding area has there been any incident of Subsidence, landslip or Heave. 	Yes/No	Yes/No
On any part of the premises or in the surrounding area are there or have there been <ul style="list-style-type: none"> - Any excavations or similar works - Any underground workings 	Yes/No	Yes/No



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Material Damage Section (Please note we require a separate form completed for each address requiring cover)

34. Value of Buildings and/or Tenants Improvements (reinstatement value not market value) If there are several buildings at the above address please provide a breakdown per building.	£
35. Value of Contents stored at this address (e.g tables, chairs, desks, furniture,)	£
36. Value of Computers stored at this address	£
37. Value of Stock held at this address (e.g items you would sell to the public such as merchandise, equipment other goods)	£

Business Interruption Section

38. Annual Rent Received	£
39. Annual Rent Paid	£
40. Annual Revenue	£
41. Indemnity Period required (12, 24 or 36 months)	

All Risks Section – cover for items anywhere in the UK (for example climbing and bush craft equipment or buoyancy aids)

42. Please provide a list of the activity equipment other than watercraft and equipment detailed below, which you require cover for, along with the values. Equipment is covered anywhere in Great Britain, Northern Ireland, the Channel Islands and the Isle of Man including sea or air transits between these territories.

Please provide details of how these items are stored whilst they are at your premises.



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Watercraft Section - cover for items anywhere in the UK (for example vessels, outboard motors or paddles)

43. Please provide a list of watersports activity equipment and the value you require cover for, along with the values. Equipment is covered anywhere in Great Britain, Northern Ireland, the Channel Islands and the Isle of Man including sea or air transits between these territories.

Please provide details of how these items are stored whilst they are at your premises.

Money Section

44. What is the maximum amount of money you hold in the Premises during Business Hours, in transit or in a bank night safe?	£
45. What is the maximum amount of money you hold in a locked safe or strong room at the premises out of business hours? Any safe used must have the appropriate 'Security Grade' for the amount held, as per the manufacturer guide.	£



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Public and Products Liability Section

Our standard limit of cover is £5,000,000 please let us know if you require a higher or lower limit of indemnity

46. Total Annual UK and Overseas Turnover	UK £	Overseas £
Adventurous activities	£	
Classroom based	£	
Tour operation and travel organising (i.e. acting as an intermediary to organise packaged trips)	£	
Other – please specify	£	
In relation to any activities offered outside the UK, please provide information including the number of trips planned for the next 12 months, what is included in the trips, whether you use third parties in the overseas countries to organise activities there on your behalf and how many customers are participating on each trip.		
Are you regulated by and comply with the Package Travel Regulations 1992?	Yes/No	
Approximate number of visitors in the last 12 months		
Expected number of visitors in next 12 months		
Maximum sleeping capacity (residential centres only)		

47. Please list by frequency the most popular activities you undertake

Activity	Hours per week

48. Please provide a full description of **all** the activities involved in your business:

Please place a **X** against those activities that **you provide yourself** or place an **S** against those activities that you **sub contract** to outside providers.

We class sub contractors as anyone to whom you are outsourcing the entire operation of an activity and these sub contractors must have their own Public Liability insurance in place equal to the limit of indemnity provided under your cover with AIM. If you are recruiting instructors on a labour only basis we do not class these as sub contractors.

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<i>Water based activities</i>		<i>Height/Underground based activities</i>		<i>Other activities</i>	
*Canoeing / Kayaking – Sheltered water		Assault Course		Air Rifle Shooting	
*Canoeing/Kayaking - up to grade 2		Caving		Archery	
*Canoeing/Kayaking - above grade 2		*Climbing / Abseiling - Crag		Bushcraft	
*Canoeing / Kayaking – Sea		*Climbing / Abseiling - Indoor Wall		Camping	
Coasteering		*Climbing / Abseiling - Mobile Wall		Classroom Training / Lectures	
Gorge Walking / Ghyll Scrambling		*Climbing / Abseiling - Outdoor Wall		Clay Pigeon Shooting	
Powerboat - Training		Mine Exploration		Educational / Sightseeing Tours	
Powerboat – Safety/stand by		Rope Courses – Low		Environmental studies	
Rafting - Improvised		Rope Courses – High		Fencing	
Rafting - White Water		Zip Wire(s) - Permanent		First Aid Training	
Sailing - Inland		Zip Wire(s) - Temporary		Management Training	
Sailing – Sea in sight of land				Team Building / Initiative	
Sea Level Traversing				Tour Operators / Organising	
Stand Up Paddle Boarding				Zorbing	
Surfing					
Water Skiing					
Windsurfing					
<i>Bike/Board related activities</i>		<i>Skiing Activities</i>		<i>Any other Activities (please list and describe)</i>	
Bike Hire		Skiing - Dry Slope			
Kite Buggies		Skiing – Snow. Overseas			
*Land Yachts / Blo-Karts		Skiing – Snow. UK			
Mountain Biking – Flat Terrain					
Mountain Biking – All Terrain		<i>Walking based activities</i>			
Mountain Boarding					
Quad Bikes		*Hill Walking / Mountain Walking			
Segways (number operated required)		Night Walking			
		Orienteering			

* Please delete as applicable



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<p>49. Do you run any instructional courses or provide any advice for other companies or individuals within the industry who are not directly employed by you ? (This is for NGB training awards and training/advice provided to other persons) If “yes” please describe the type and approximately how many over the next 12 months on a separate sheet.</p>	Yes / No
<p>50. Do you have written assessments of the risk involved by participants in your activities and the measures taken to minimise risk? Please enclose copies.</p>	Yes / No
<p>51. Do you have an acknowledgement of risk and responsibility form which is signed by adult participants or if the participant is under 18 by the parent or guardian? If “Yes” please enclose a copy.</p>	Yes / No
<p>52. Do you undertake pre employment DBS or PVG checks on all employees who come into contact with children and/or vulnerable adults?</p>	Yes / No
<p>53. Do you have a written child protection and vulnerable persons safeguarding policy, which includes the requirement for employees to have DBS/PVG checks as per Q18 above? Please attach a copy.</p>	Yes / No
<p>54. In addition to your organised activities do you hire out any of your equipment to other users? If “Yes” please attach a copy of your Conditions of Hire</p>	Yes / No

Employers’ Liability Section

Our standard limit of cover is £10,000,000 please let us know if you require a higher limit of indemnity. This section is also applicable to labour only freelance instructors and volunteers used in the business.

55. Number of Employees	
56. Annual Wage roll	
Clerical / Managerial	£
Instructors	£
Catering	£
Maintenance	£
Others (please describe)	£
57. Employer Reference Number (also known as PAYE reference)	



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Claims Declaration

During the last five years have you had any loss, accident or claims made against you or have you made any claims for damage to or loss of property? Yes / No

If yes, please provide full details below.

58. Date of Loss/Damage	Type of Loss/Damage	Amount paid or outstanding

General

59. Has any Insurer ever refused to insure you/your business?	Yes / No
60. Has any Insurer terminated, refused to renew or continue insurance held by you?	Yes / No
61. Has any Insurer imposed special terms of cover for the business to which this proposal relates?	Yes / No
62. Have you, or any of your Directors or Partners, ever been the subject of an HMRC investigation, a bankruptcy order or voluntary arrangement with creditors, been a director of an insolvent company or convicted of (or charged with but not yet tried for) a criminal offence other than a motoring offence?	Yes / No

IMPORTANT: It is your responsibility to provide clear, complete and accurate information to us when we quote for and incept your cover with AIM, throughout the life of your cover and when you renew your cover. It is important that you ensure that all statements you make on proposal forms, claims forms and other documents are full and accurate. If you fail to disclose any material information to us this could invalidate your cover or mean that different terms are imposed or that part of a claim or an entire claim may not be agreed. A material fact is one which is likely to affect or influence acceptance or assessment of this proposal by us. If you are in any doubt as to what constitutes a material fact, you should ask us.



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I/We agree that if this combined Property and Liability cover is put in place, then I/We will immediately notify AIM if any details contained in this proposal form change.

The information provided in this proposal form, whether in my own hand or not, is true and I/We have not withheld any material facts. I/We understand that non-disclosure or misrepresentation of a material fact will entitle AIM to void the cover.

I/We understand that the signing of this proposal form does not bind me/us to take out cover with Aim. However, I/We agree that if Property and Liability cover is put in place, then this proposal form, including this Declaration shall form part of the terms of cover.

I/We understand that any change in information must be notified to AIM immediately and no cover exists until AIM has approved such change.

Signed:

Date:

Position:

Printed:

From time to time we would like to send you information about our other goods or services which we believe may be of interest to you. If you would like to receive this information tick the relevant box below.

Please send me information out your other goods or services: by email by telephone by post by SMS

We may also pass details about you to other carefully selected companies who may wish to offer you other goods or services which we believe may be of interest to you. Please tick here if you are happy for us to disclose your personal data to selected companies so that they can provide you with information about their goods and services.



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Using your personal information

This is important information about the details we hold about you and people connected with your business.

Please read it carefully and also show it to anyone whose personal information has been given to us in connection with your cover with us.

Using and sharing information

The personal information we hold is the information we receive through our dealings with you, the administration of your cover and, if you are an individual, your membership of the Mutual. It may include information we obtain from other people, businesses and organisations. We will only keep the information for as long as we need to use it for the purposes set out below.

We may use personal information to

- make decisions about accepting you or your organisation as a Member of the Mutual and providing cover
- understand our Members' needs and requirements
- investigate, process and pay claims
- administer the cover and collect contributions
- recover debts and damages
- send you information and documents about company matters
- detect crime and prevent fraud
- carry out market research
- if you agree, tell you about other products and services we can offer

This may involve giving personal information to our Managers (Regis Mutual Management Limited), other service providers, insurers, underwriters or re-insurers, loss adjusters, legal advisers and fraud prevention agencies in the UK and abroad. We will not give information to anyone else unless

- the person agrees
- we are allowed or required by law to disclose it
- we are involved in a sale, merger, reorganisation, transfer of business or dissolution

When we receive sensitive personal information, including any medical or criminal record information, we will only use that information for the purpose it was given to us and to provide cover. Please make sure that you only give us sensitive personal information about other people with their agreement.

Our Managers run several other Mutuels. Regis may use information from some or all of the Mutuels to help improve the services provided by the Mutuels and Regis and to make sure that records are accurate and up to date. Someone at Regis involved in the management of another Mutual may need to have access to personal information about or connected with our Members so procedures are in place to make sure that such access is only allowed on a need to know basis and that the use of the personal information is always fair and lawful.

We may use information in order to comply with financial sanctions which apply in the UK and internationally. This may include checking your information on HM Treasury's lists of financial sanctions targets.

A contract will be in place to make sure that personal information is protected when we give it to businesses and organisations in countries that do not provide the same level of personal information protection as the UK.

Law enforcement agencies and other authorities can ask for personal information to detect or prevent crime or to comply with legal obligations. If they ask, we have to give the information.

We may, from time to time, change the way we use personal information. If we believe that it would not be reasonable for you to expect us to change in the way we have, we will write and explain the change. If we do not receive any objection to the change within 60 days then it is accepted that the change has been agreed.

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Members who are individuals and other people whose personal information we hold have a right to ask for a copy of the information and a right to have any inaccuracies corrected. To ask for the information please write to us at the following address:

The Information Officer
Activities Industry Mutual Limited
7 Maltings Place
169 Tower Bridge Road
London SE1 3JB.

We will also provide the names and addresses of the agencies we use if we are asked.

We record telephone calls to make sure that we follow instructions correctly and for staff training purposes.