

Liability Cover for IOL Members



**ACTIVITIES
INDUSTRY
MUTUAL**

The Institute for Outdoor Learning is pleased to report that it has been engaged in detailed discussions with the Activities Industry Mutual (AIM) about the provision of appropriate liability cover for members. These discussions reflect the common aspirations for the sector that IOL & AIM hold, as well as the withdrawal of JLT Thistle's Adventure Activity insurance scheme previously available to members.

The Institute recognises the importance of having the right cover for the provision of different forms of Outdoor Learning and the need for the provider of that liability cover to understand the associated risks and good practice in the management of those risks. The structure of AIM's Board and Management team provides IOL with the confidence that any member seeking cover will be appropriately advised and supported.

As both organisations are driven by their membership and by

their wish to see continued and improved public confidence in Outdoor Learning, a closer working relationship between IOL and AIM is appropriate. Since their separate inception both IOL & AIM have sought to ensure recognition of good standards in adventurous activity provision, understanding that to achieve this requires an investment in staff, CPD and systems & processes by providers. By increasing the level of common membership between IOL and AIM both organisations are seeking to continue to develop good risk management in the sector and better management of the outcomes of incidents and accidents. With such long term goals there is real scope to manage the sector's reputation for provision of truly adventurous and developmental experiences whilst ensuring appropriate levels of cost for liability cover.

AIM was established to provide a stable and sustainable alternative to the conventional insurance sector, in

response to the difficulties faced by many activity providers when liability cover became prohibitively expensive, and in some cases unavailable, during the last hard insurance market cycle. AIM is wholly focussed on the outdoor sector, its Board is drawn from its membership, and the Directors are experienced outdoors practitioners. AIM provides cover for liability and property risks, has been a regular exhibitor and supporter at IOL events, and many IOL members already have their cover with AIM.

Further details of this new collaborative initiative can be found on the IOL website. There is more information about AIM at www.activitiesindustrymutual.co.uk. ■

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