

## Schedule of Mutual Covers

<b>Member Name</b>	Lymington Sea School Ltd
<b>Contract Number</b>	Y145911QBE0125A
<b>Member Number</b>	LYMIN/456693PDLW
<b>Cover Number</b>	AIM101707
<b>Primary Address</b>	32 Waterloo Road, Lymington, SO41 9DB
<b>Period of cover (from)</b>	20/03/2026
<b>Period of cover (to)</b>	19/03/2027
<b>Both dates inclusive</b>	

The tables below show which sections of cover you have selected and set out other information about the cover provided. You should refer to your Cover Wording for full details of your cover and any special conditions that may apply.

Unless an item description says otherwise, each cover limit applies to any one “occurrence”, which means any one event or series of events arising from or attributable to a common cause.

### ACTIVITIES COVERED:

<b>Covered Activity</b>	<b>Provided by Yourself</b>	<b>Subcontracted</b>
Bouldering	Yes	No
Canoeing / Kayaking - Sheltered water	Yes	No
Powerboat - Safety/stand by	Yes	No
Powerboat - Training	Yes	No
Rafting - Improvised	Yes	No
Sailing - Sea in sight of land	Yes	No
Stand Up Paddle Boarding	Yes	No
Archery	Yes	No
Bushcraft	Yes	No
Camping	Yes	No
Classroom Training / Lectures	Yes	No
Fencing	Yes	No
First Aid Training	Yes	No

Covered Activity	Provided by Yourself	Subcontracted
Management Training	Yes	No
Team Building / Initiative	Yes	No
Own boat tuition	Yes	No
RYA Training Courses	Yes	No
Windsurfing	Yes	No
Orienteering	Yes	No
Climbing / Abseiling - Outdoor Wall	Yes	No
Crate Stacking	Yes	No
Zip Wire(s) - Permanent	Yes	No

## PROPERTY DAMAGE SECTION

Main Location - Yachtmail Co Ltd Quay Road, Lymington, SO41 3ET		
Item Description - Buildings (reinstatement basis of cover)	Sum covered/Cover Limit	Territorial Limits
Not Covered		
Item Description - Tenants Improvements (reinstatement basis of cover)	Sum covered/Cover Limit	Territorial Limits
Not Covered		
Item Description - Contents (reinstatement basis of cover)	Sum covered/Cover Limit	Territorial Limits
Not Covered		
Item Description – Computer Equipment (reinstatement basis of cover)	Sum covered/Cover Limit	Territorial Limits
Not Covered		
Item Description - Stock (indemnity basis of cover)	Sum covered/Cover Limit	Territorial Limits
Not Covered		
Item Description - Rent Payable	Sum covered/Cover Limit	Territorial Limits
Not Covered		
Item Description - Deterioration of Stock	Sum covered/Cover Limit	Territorial Limits
Not Covered		

Extensions to Section 1 are automatically included unless stated otherwise here. Please refer to the Cover Wording for details of the extensions provided and the cover limits.

<b>All Risks specified items extension</b>		
<b>Item Description – Specified Items</b>	<b>Sum covered/Cover Limit</b>	<b>Territorial Limits</b>
Trailer	£1,500	Great Britain, Northern Ireland, the Channel Islands and the Isle of Man including sea or air transits between these territories
Training VHF Radios	£2,000	Great Britain, Northern Ireland, the Channel Islands and the Isle of Man including sea or air transits between these territories
<p><b>Special Conditions and Exclusions applicable to this Section:</b>            No cover is provided for loss or damage to activity equipment while being used unless agreed by the Mutual in writing.            All trailers must be secured by a hitch lock or wheel clamp when unattended.</p>		

### Watercraft specified items extension

<b>Item description</b>	<b>Sum covered/Cover Limit</b>	<b>Territorial Limits</b>
Gemini 6m RIB & Engine	£23,500	Great Britain, Northern Ireland, the Channel Islands and the Isle of Man and whilst on their inland waterways or territorial waters around their coast of up to a distance of fifteen kilometres
<p><b>Special Condition applicable to this Section:</b>            All trailers must be secured by a hitch lock or wheel clamp when unattended.</p>		

### Goods in transit extension

<b>Item description</b>	<b>Sum covered/Cover Limit</b>	<b>Territorial Limits</b>
Not Covered		

### Money and assault extension

<b>Item Description</b>	<b>Sum covered/Cover Limit</b>	<b>Territorial Limits</b>
Not Covered		

<b>Main Location - Yachtmail Co Ltd Quay Road, Lymington, SO41 3ET</b>		
<b>Item Description</b>	<b>Sum covered/Cover Limit</b>	<b>Territorial Limits</b>
Not Covered		

## BUSINESS INTERRUPTION SECTION

Item description	Sum covered/Cover Limit	Territorial Limits
Not Covered		

## FIDELITY SECTION

Item description	Sum covered/Cover Limit	Territorial Limits
Not Covered		

## LOSS OF LICENCE SECTION

Item description	Sum covered/Cover Limit	Territorial Limits
Not Covered		

## EMPLOYERS' LIABILITY SECTION

Item Description	Limit of indemnity	Territorial Limits
All claims apart from terrorism	£10,000,000	Great Britain, Northern Ireland, the Isle of Man, the Channel Islands and temporary visits worldwide in the course of the Business
Terrorism	£5,000,000	
Offshore risks extension	Not included	Offshore installations in territorial waters around Great Britain and its Continental Shelf
<b>Contribution subject to adjustment: Yes</b>		

## GENERAL LIABILITY AND PROFESSIONAL INDEMNITY SECTIONS

Item Description	Limit of indemnity	Territorial Limits
Public Liability	£10,000,000	Worldwide
Products and Pollution Liability any one occurrence and in the cover period	£10,000,000	
Professional Indemnity – any one occurrence and in the cover period	£100,000	
<b>Special Conditions applicable to this Section:</b> Cover for any liability and defence costs resulting from Abuse is limited to £500,000 on a claims made basis unless stated otherwise under the Endorsement section.		
<b>Contribution subject to adjustment: Yes</b>		

# Your excesses

This table shows the excesses that apply to all the Sections of cover that have been selected. If any excesses are shown under the Endorsements below, these excesses apply instead of the excesses in the table.

Where a Section or type of cover shows an excess this is the first part of any claim that you must pay. If a claim falls into more than one Section or a type of cover within a Section, only one excess applies and this is the highest excess shown.

Section Applicable	Excess Description	Excess Amount
General Liability - Public, Products and Pollution Liability	Standard	£500
Professional Indemnity Section	Standard	£500
Property Section and All risks extension	Standard	£250
Watercraft extension	Standard	£250

## Endorsements

### General Endorsements

We do not give cover under Section 1 Property for anything resulting from flood

 <b>ACTIVITIES INDUSTRY MUTUAL</b>	 <b>QBE</b>	Signed by:  Sophia Reed – Mutual Manager, Thomas Miller Discretionary Mutual Management as Managers: Activities Industry Mutual Limited
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Registered in England and Wales No. 5372198, Registered Office: 90 Fenchurch Street, London EC3M 4ST.

Managed by Thomas Miller Discretionary Mutual Management, a trading style of Building Lifeplans Limited.  
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