

On Target

The Activities Industry Mutual Newsletter

January 2023



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On Target

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Message from our Chairman

I would like to open by paying tribute to my predecessor as Chairman, Andrew Gardiner. He took the chair during the early months of the mutual and through vision and persistence has ensured that the membership of AIM has grown year on year and that the needs of the members have been central to the work of the board. He has left me a big pair of boots to fill as Chairman, but we will still benefit from his experience and insight as he has agreed to remain on the board. Like Andrew I was a founding director of AIM and hope that my own experiences of the AIM journey along with my life experience with the military and building up a large residential activity centre will bring value to AIM.

To provide insurance cover, the mutual relies on the oversight and FCA credentials of a third-party organization which Regis Mutual Management Ltd (RMML) has diligently provided for many years. Regrettably, in early June, the board were informed that RMML had gone into administration. We worked quickly to find a suitable replacement home. Consequently, the AIM management team moved across to the London based Thomas Miller with effect from 1st September 2022. The board is satisfied that Thomas Miller has experience and stability that will provide AIM with the resilience needed against future challenges.

In July 2022 we celebrated reaching our 1,000th Member! The Membership continues to grow in strength and at the time of writing, exceeds 1,040 Members. Retention of Members has remained consistent at around the 94% mark. We are very grateful for your loyalty, support, and word of mouth recommendations to others.

We exceeded the estimated contributions for 2021/22 and the 2022/23 year looks to be on target. The mutual relies on protection cover from a third party to ensure funds for exceptionally large claims are always available. We are pleased that QBE has readily agreed

to be the Mutual's supporting insurer for another year. That relationship goes from strength to strength, and we are grateful for their enthusiasm for the adventure activity sector.

Attendance at events and conferences is one of the many ways that managers keep apprised of current issues in the sector and to which we are often invited to provide some insights and advice from our perspective as an insurance provider. You may even have met our AIM managers Sophia and Ralph at an event you have attended. They provide a full report further on in this newsletter.

Andrew Gardiner's legacy as Chairman includes a commitment to building up resilience against future risks - both known and unknown - and the need to create a strong board that understands both the outdoor adventure and insurance sectors. This year both principles have been put to the test. We are pleased to report that AIM had both the funds and Board Members in place to meet the challenge.

I need to acknowledge the contribution made by my fellow directors. Their breadth and depth of industry experience enables the Board to balance prudent governance with the needs and challenges of our Members. They are inspiring activity sector professionals and I thank them for their personal support and their commitment to the membership.

I hope that, for all of us, 2023 will prove to be far less traumatic than recent years and that we will revert to more business as usual.



Bob Edwards
Chairman
Activities Industry Mutual Ltd



The Mutual Remains Strong

Focus on our Insurer



You'll know that AIM was formed to provide stable, cost-effective and high-quality liability cover for our activity provider members. As such, we're pleased to tell you a little more about our insurer partner QBE.

QBE works closely with AIM to ensure that AIM Members get cover built around your needs and have the right assistance when you need it. QBE and AIM are now into their third year of providing protection programme support to the Mutual. John Stevens and Natasha Barretto head up the team at QBE dedicated to looking after AIM Members.

It all started with two young Scotsmen

QBE is one of the world's leading insurers and reinsurers. With hundreds of products, underwriting expertise and a global footprint, they can cover most business risks around the world.

The QBE story began in 1886, in Townsville, Australia, when two young Scotsmen James Burns and Robert Philp, partners in a shipping business, established a marine insurance company - The North Queensland Insurance Company Limited. Following rapid growth, the company opened offices on Fenchurch Street, London, in 1904.

Now over a century later and headquartered in Sydney, QBE has a local presence in 27 countries.

Safe hands

QBE offer multi-line capability across property, casualty, motor, financial lines, commercial combined, contractors' all risks and more.

They are also major players across many specialist lines. For over 30 years, they have been the UK leader in minibus insurance, providing cover for many schools, colleges, amateur sports clubs and leisure and activity providers.

QBE's expertise in underwriting, risk management and claims handling, combined with their size, geographical spread and financial stability mean that AIM members can have confidence that their business insurance is in safe hands.

If you want to know more about QBE and read their latest articles to help build business resilience visit www.qbeurope.com/resilience.



Natasha Barretto
and
John Stevens



Hello from Thomas Miller!

Thomas Miller was thrilled to be appointed as the new Manager of AIM on 1st September following the unfortunate insolvency of Regis, your former Manager. Twenty-two former Regis staff have joined us, ensuring a smooth transition and continuation of the excellent level of service provided to members.

We thought it would be helpful to share some information about Thomas Miller, so you know a little about who we are and how AIM fits into our structure.

Our history

Thomas Miller was founded in 1885 as a mutual manager. Our first contract was the management of what is now known as the UK P&I Club, and we remain the Manager today, showing how important long-term relationships are to us. Over the years we have taken on the management of existing mutuals and established new ones in the marine, transport, professional and property sectors.

Our present

We now manage 11 mutuals, as well as providing insurance, professional and investment management services. We operate out of 18 office locations worldwide and our insurance businesses have a combined gross written premium of US\$1.2bn. We have over 800 employees.

Our core values

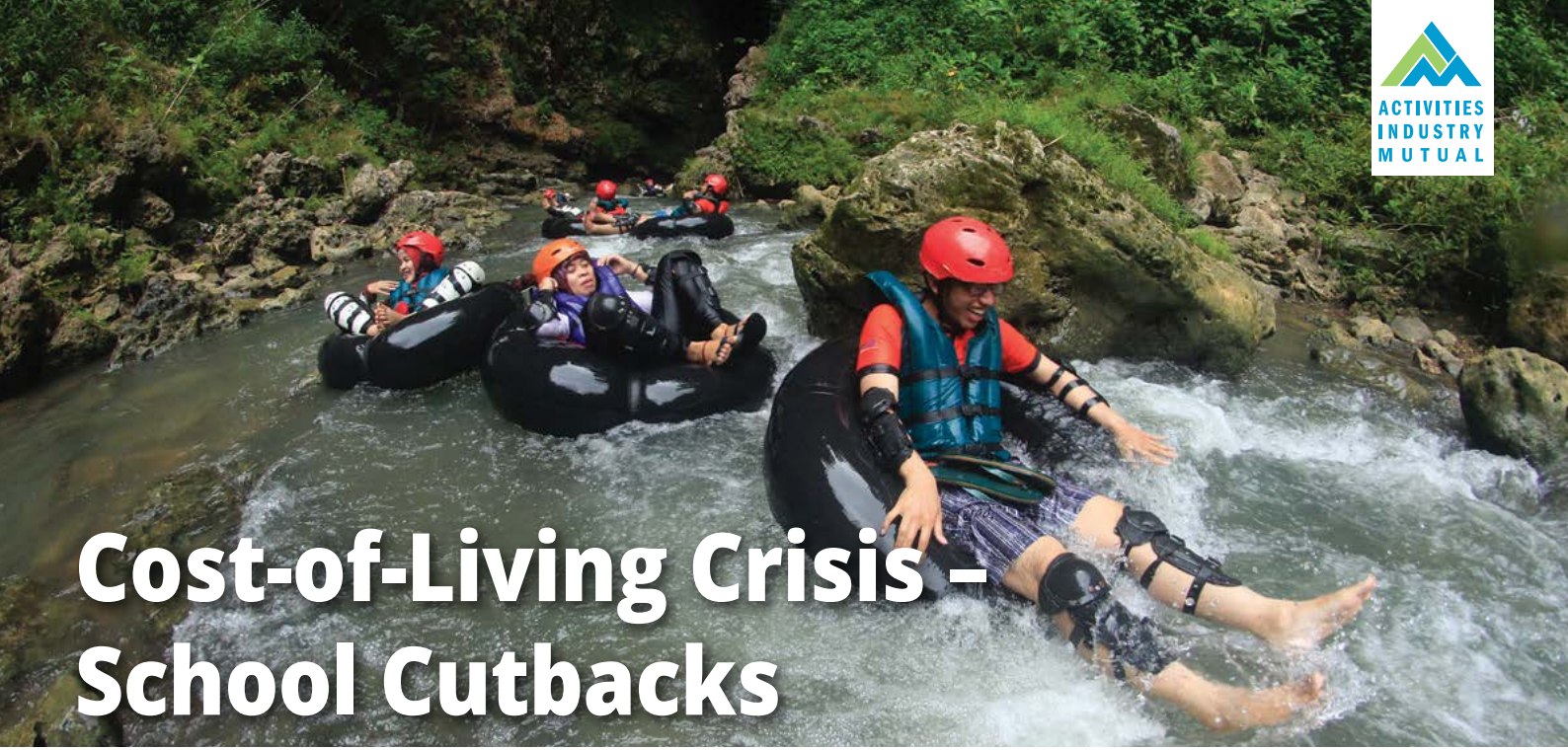
We are an employee-owned firm, with many of our staff having worked for us for decades, showing we are a good place to work, offering rewarding career opportunities. Our core values are to deliver service excellence, be supportive and inventive and to always act with integrity. We have strong Corporate Social Responsibility and Environmental, Social and Governance initiatives.

Many of our employees are engaged in volunteering initiatives such as supporting local community garden projects, contributing their professional experience to encourage greater gender diversity in science and technology, as well as helping the homeless and supporting food banks. We support the charity Street Child.

Where AIM fits in

AIM, and two other mutuals formerly managed by Regis, have become part of Thomas Miller's Professional Indemnity Division, which also manages the Bar Mutual Indemnity Fund, which insures all practising barristers in England & Wales, and PAMIA, which insures the vast majority of patent and trade mark attorneys in the UK and Ireland. This has doubled the size of this part of our company, showing what a meaningful and important contribution AIM will make to our future success.

THOMAS MILLER



Cost-of-Living Crisis – School Cutbacks

AIM is aware that many centres face difficult decisions as a result of school cutbacks. We spoke to Cobnor Activities Centre Trust and BXM Expeditions for their thoughts.

Due to the significant increase in the cost of living and energy prices, Cobnor Activities Centre Trust has reluctantly raised its prices for schools and user groups by at least 6%. This has been a very hard decision for the Trust as we are very conscious our schools and parents are facing further financial pressures and tough choices ahead. As a charity we continue to be committed to our values to ensure outdoor experiences are accessible and affordable.

The centre has already proactively taken steps to contact schools back in September 2022 and pre-warn of the increase in costs. This resulted in an increased number of calls from concerned teachers and budget conscious bursars about the financial challenges they face for the 2023 season. As a result, we have already been asked to cut trip “optional extras” to such as certificates and logbooks. We have also noticed an increase in enquiries from new schools that seem to be “shopping around” comparing prices between different centres. We continue to stay positive in the light that all schools and organisations are in similar situation, and there is scope to benefit from the new enquires.

To strike a delicate balance with the challenges faced by our customers, but also to safeguard the Trust’s future, has resulted in three key financial steps to mitigate financial impact.

1. Implemented a price increase of 6% in some areas.
2. Looking at further ways to cut our overheads and costs without compromising on our quality delivery and values.

3. Requiring schools to book for a “minimum number” for each activity group. This is to enable us to be more efficient and cost effective with our staffing for 2023.

Whether or not that schools will commit to their bookings for 2023 we expect will become apparent during November – January 2023. We anticipate further anxieties and concerns from schools and youth groups, to include possible reductions in the number of participants or even cancellations as the financial pressures on parents takes its toll.

We recognise that the natural environment has so many life benefits to include reducing feelings of stress or anger, improve both physical and mental health and taking part in an activity in the outdoors has proven to support social interaction, build self confidence and self-esteem. “Spending time in green space or bringing nature into your everyday life can benefit both your mental and physical wellbeing” Mind.



Authors: Charlotte Forbes/Gary Palmer
Cobnor Activities Centre Trust



Articles from the BBC and Guardian highlight schools tight budgets, you can read the articles here.

Pupils could miss out on school trips and music lessons as schools face rising costs this year, head teachers have told BBC News.

Some school leaders in England say these are among the areas they would trim first, before reducing staff.

[Read more >>](#)

Teachers are being asked to wring water from a stone – and school trips are the first things to go

[Read more >>](#)

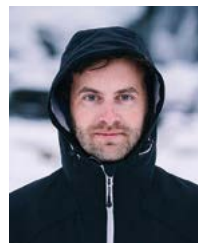


BXM Expeditions

I believe the BBC article was written by a journalist who mis-interpreted the message from the schools. Since Covid, we have seen more headteachers and schools speak out about the importance of Outdoor Education. There has been more funding from the government and Outdoor Education has never been such a hot topic. The difference with outdoor educational trips is that almost all the time it is funded by the parents, and some schools will use pupil premium money to subsidise if they need to, again this shows the importance the schools put on these trips. There are also more charities than ever before offering funding for young people to access the outdoors.



I strongly believe that the trips schools will start to cut are the trips the schools fund for classes of children. In particular the travel which can be expensive. Our local school did a trip to a chapel which they were all coached to at no cost to the parents. This would've cost the school around £2000. Whilst I think some of the more expensive outdoor centres could take a hit in numbers over the next few years, this will be largely down to cost. Outdoor Centres do come with additional costs and the trips can be viewed as expensive for parents when they are only two or three days long. An expedition company is run differently and the value of things like The Duke of Edinburgh's Award is often already sold to schools and the parents. Our numbers here at BXM don't seem to be dropping and in fact we are acquiring some smaller companies who want to be a part of something bigger that is growing.



Author: Ben Maxfield
BXM Expeditions





Running Industry Alliance

Running Industry Alliance (RIA) was proud to welcome Activities Industry Mutual amongst its Foundation Members earlier this year.

Running Industry Alliance (RIA) is an independent National Trade Organisation built for the UK & Ireland Running Industry, bringing together the different sectors of the Running Industry including brands, retailers, buying groups, distributors, events, media, communities, charities, NGB's, service providers and more.

Its aim is to collectively help its Members to drive the Running Industry forward to improve the Sport and Business of Running.

Launched in January 2022, the Running Industry Alliance has been going from strength to strength with the support of many high-profile names from the industry.

The RIA members-only "The Running Conference" takes place annually. The 2022 conference took place at Loughborough University from 11th to 13th December 2022, with a theme of "Impactful Collaborations" and a focus around connecting, supporting, educating, sharing, amplifying, networking and growing.

RIA membership applications are open throughout the year, more details about RIA membership can be found on the website for anyone wanting to join now.

RIA Members and Alliance Partners can be viewed here: www.runningindustryalliance.com/foundation-members.

The Running Conference details are here: www.runningindustryalliance.com/conference.

For further details about Running Industry Alliance please go to www.runningindustryalliance.com and follow the [LinkedIn](#) open company page.





MEMBER PROFILE | Ourea Events

Q Can you tell us the type of events that Ourea put on?

Our mission statement is "To create world-class events that inspire participants to take on challenging and life-affirming adventures."; basically we aim to get off-road running adventures on at least someone's annual, if not lifetime, bucket-list! Generally speaking, the events sit neatly well within the labels of trail and ultra (or sky-) running but whilst our portfolio of events includes some single-day races (5-52km), most of the events are multi-day stage races up to eight days (and 400km) long!

Q Which are the most popular events and where have you seen an increase in people participating?

Our one-of-a-kind genre SCARPA Great Lakeland 3Day has seen huge growth over the years (from 50 people in 2012 to 1000 people in 2022, an increase of 1900%! It's a really relaxed and friendly event that offers participants a supported running and camping adventure at a new venue in the Lake District each year, offering mix-and-match courses that allow them to bag either cafés or Wainwrights depending on how they feel each day. Overnight camps include communal marquees, bars,

outside caterers, cake tokens, haybales and fire pits – the real crowd-pleaser is that we transport participants' overnight luggage to the camp so they don't have to run with it.

There is also a steadily growing appetite to take on the more serious and challenging undertakings that are our stage races such as the Montane Dragon's Back Race® (Wales – 6 days) or the Cape Wrath Ultra® (Scotland – 8 days) – we're seeing lots of interest from overseas especially, and a good portion of that from outside of Europe.

Q Are there any challenges you face this year in the industry or want to raise awareness of?

The most pertinent problems are the economic ones – I need not go into detail on the impacts of inflation on our supplier costs or overheads – but it's fair to say we're also working harder than ever to convince prospective participants to commit some of their disposable income into race entries. There is also still something going on post-Covid that is affecting the appetite to enter (beyond any economic reason) that we cannot quite put our finger on.



© Steve Ashworth

The SCARPA Great Lakeland 3Day

Q You have been with the Mutual since 2020 via recommendation. What do you see as the benefits of being part of the Mutual?

In summary there's simply no more 'square peg round hole'; we just never used to fit the 'standard' business type that other insurers expected and we were constantly battling to try and ensure we were covered successfully for our reasonably diverse but niche operations as an events business and all that comes with that. It's an absolute relief and breath of fresh air to work directly with the underwriting team at AIM; we can email or phone with the most left-field enquiries or requests and they'll be dealt with in the calmest manner - 'that's no problem' - and I'm not sure we've ever requested something that hasn't been possible... yet. The feel good factor of being a member of a mutual is not to be underrated either, especially when AIM's pricing is so much fairer than the big corporate giants!



© No Limits Photography

Montane Dragons Back Race

Q Do you have any exciting projects lined up for the future?

We are excited to be launching a hiring arm to the business in 2023 as a 'developing hire member' of MUTA. We have set up Ourea Hire in response to a key contractor cancelling their agreement two months prior to one of our expedition races. You can imagine that this experience was somewhat testing and quickly led us to purchasing our own marquees to ensure we would not be in this potentially show-stopping position again. As event organisers, we understand that securing the right infrastructure is mission critical and we'd love to share our expertise with you too! You can find out more at www.oureaevents.com/ourea-hire.



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Author: Tom Hecht,
Business Operations Director





MEMBER PROFILE | RAW Adventures

Q Can you tell us the type of events that RAW put on?

RAW Adventures create and deliver a wide variety of charity and cooperate challenge events throughout the UK and even overseas which are primarily focussed on remote hill and mountain areas and include water-based activity as well as the occasional biking endeavour as well. These range from single day charity mountain challenges here in North Wales right through to bespoke multiday events combining walking, running, and biking from Glasgow to Maidstone for a charity client at the start of 2021.

Kate and I set up the business as a limited company when we moved to North Wales in 2010 but had been working in the outdoors prior to this as freelance and volunteers' leaders and instructors. We both had a broad range of experience from outside of the sector, Kate as a teacher and office manager and me as a detective in the Police as well as having worked in insurance myself briefly. Combining these skill sets with our outdoor interest and knowledge seemed to lead us towards the challenge events arena and it has grown organically from there.

Now we have a small team in our office, all of which are outdoor qualified and are active runners, triathletes, climbers, and paddle boarders, so they "get it" when

speaking to clients. It also been important that we retain our family company feel as that is part of the core of what we do, so we are always looking to support staff with personal development and active projects whenever we can and recently had our staff Christmas outing to Kendal Mountain Festival and took part in the 10km run together.

Q Which are the most popular events and where have you seen an increase in people participating?

By far our most popular events are the Climb Snowdon days for charities and individuals. This year we increased the number of participants on these events from just over 800 last year to over 1300 for 2022 and delivered a total number of 80 events. In general terms though we have seen an uptake in challenge events in general and have tried to develop some "National 3 Peaks" alternatives that are lower carbon, more sustainable and greater benefit to the local communities. These range from our new single day Snowdon 6 and Snowdon 360 events through to actively encouraging clients to look at multiday challenges such as Welsh 3000's over a weekend or the classic Lakes 24 peaks. These are increasing in popularity once we can

‘educate’ them on having more time as a team in the outdoors and less time sniffing one another’s armpits on a soggy minibus!

Q Are there any challenges you face in 2023 in the industry or want to raise awareness of?

I think we have all found the last few years particularly difficult, but I know a number of colleagues have faced challenges with staff recruitment as have we and this is continuing with the current financial situation and freelance staff needing certainty to be help pay the bills. We have seen some great leaders and instructors leave for “normal” jobs for this very reason, but the knock-on effect is that there more experienced staff are not on hand to help mentor and develop those that are newer qualified. In an effort to combat this we have increased our daily rates for 2023, shared these with our staff team and also in public forums so others can share with their peers and invite conversation within the sector. If we want to be considered outdoor professionals we need consider pay and care of our staff team so we welcome open and honest conversations around this with staff and clients, you should not be earning more a supermarket stacking shelves than looking after a team on a wet and windy mountain top!



We have also been working hard to increase our bank of female staff and had this year more 34% of all our staff days were filled by women and 62% of our key roles of coordinators for this year with related core team being 50% women. I’m very happy about this and we are recruiting more for next year which is really positive.

Q You have been with the Mutual since 2011? how did you hear about AIM (if you can remember!) and what do you see as the benefits of being part of the Mutual?

We have been a long-term member of the Mutual, since 2011 I think, having come across you with a bit of googling back in the day. I am a huge fan of the way the system works and the brilliant support the organisation gives us as we grow and adapt our ways of working. We actively encourage other business to speak to AIM when they look to renew as we have not found another insurer that offers such tailored and considered feedback and support.

Q Do you have any exciting projects lined up for the future?

We absolutely do have exciting times ahead; we have been improving our sustainability and looking towards some external verifications processes for this. There are a few backend projects currently rolling to try and smooth out our systems, but I am most excited about looking toward some oversea trips for long-term clients and collaborations to see how we can balance these opportunities with our sustainable goals, should be interesting.

Author: Ross Worthington
Director
RAW Adventures & RAW Expeditions



Legal

Message to Members regarding open water swimming facilities

AIM has been supporting one of the members in a health and safety investigation and inquest into the tragic death of Cory Nicholson. The inquest hearing took place on 26 and 27 July 2022. Mr Nicholson, aged 21, sadly died on 23 July 2019 due to drowning in a lake which was in part managed by the member. Mr Nicholson was an unauthorised swimmer who entered the water at an area of the lake designated for dog swimming. He was in the water for some minutes before showing signs of being in trouble. Others attempted to rescue him but without success. His body was recovered by rescue services later the same evening.

Responsibility for the water at that particular area of the lake rested with our member but the land from which Mr Nicholson entered was under the responsibility of another company.

Cotswold District Council investigated the incident and invited the member to attend an interview under caution. Legal representations were made and expert evidence obtained. Ultimately, the Council decided that no health and safety charges would be brought against the member.

Sadly, hot weather drownings feature in news reports year after year. There are inherent risks in swimming in open water, more so when such swimming is unsupervised or unauthorised (as in this case).

The leading legal case in this area is called *Tomlinson v Congleton Borough Council* (2003) in which an 18 year old man dived into water at a beach area of a disused quarry-turned-country park. He executed his dive badly, the result of which was that he hit his head on the bottom of the quarry and suffered a spinal cord injury. Swimming was prohibited at the Country Park by the use of signs but they were ignored and the Council knew that unauthorised swimming took place. Rangers tried to enforce the rules without success.

In that case, Lord Hoffman ruled:

"I think it will be extremely rare for an occupier of land to be under a duty to prevent people from taking risks which are inherent in the activities they freely choose to undertake upon the land. If people want to climb mountains, go hang gliding or swim or dive in ponds or lakes, that is their affair. Of course the landowner may for his own reasons wish to prohibit such activities. He may think that they are a danger or inconvenience to himself or others. Or he may take a paternalistic view and prefer people not to undertake risky activities on his land. He is entitled to impose such conditions, as the Council did by prohibiting swimming. But the law does not require him to do so".

The HSE has also produced guidance to its investigators relating to open water which suggests that where swimming and/or water access is neither encouraged or is actively discouraged, or where the nature of water or underwater hazards are made clear through unambiguous signage, then enforcement action may be less likely.

Those responsible for open water should continue to risk assess the premises and act appropriately, including consideration of signage and blocking access where needed. However, in cases where members of the public take the risk of entering water when not permitted or not encouraged to do so, there is a strong case to argue that they did so at their own risk.



The Member was assisted by **Leanne Conisbee of Ince & Co**, legal advisor, appointed by AIM. LeanneConisbee@incegd.com



It has been a quiet year in the courts for the activities sector from a personal injury perspective although there has been a significant decision for the many members who were affected by cancellations of trips due to Covid-19.

Claims continue to be made but many are defeated before reaching the court system. We can expect claims to increase in frequency and/or value given the cost-of-living crisis. Members should be careful to ensure good record keeping relating to incidents and their cause, to help defeat potentially fraudulent claims which often arise when the economy is poor.

Instruction/guidance for participants in risky activities

One case of particular importance is *Harrison v Intuitive Business Consultants Ltd & Ors* [2021] EWHC 2396 (QB).*

The claimant was seriously injured when she fell on part of an obstacle course at a Bear Grylls Survival race. She was attempting an elevated monkey ring obstacle and as she swung from the first to the second ring she fell.

The risk assessment determined that ‘clear and concise’ instructions were needed to participants which, in relation to the relevant obstacle, included a direction at the start to ‘swing out from a seated position’. The instruction was provided by the two marshals who were located on the first deck of the obstacle.

The claimant alleged that no instruction was given to her, and that she copied many other participants who had also started from the standing position, instead of the desired seated position.

Marshals had been trained to provide the instruction

and they gave it regularly. They did not speak individually to each and every participant because doing so was impractical. Once the instruction was given, there was no obligation to compel participants to follow it.

The Judge found that the claimant had either not heard the instruction or had failed to follow it but nonetheless was satisfied that regular instructions, not involving direct discussions with each and every participant, met the threshold of reasonableness in all the circumstances of the case.

This represents another supportive judgment for the sector and one which we have been able to refer to in claims made since. Each case is determined on its own facts and so members should continue to strive to provide appropriate instructions in any given case, taking particular care for example when working with vulnerable participants such as children.

Poorly organised school trip results in prosecution

Prosecutions against the activities sector also remain very low indeed.

The HSE register of convictions reports one case which may be of casual interest. It relates to the prosecution of a school in February 2022. Year 10 pupils had to be evacuated from a school trip to Helvellyn in the Lake District. The guides were a teacher and a teaching assistant, neither of whom had any formal qualifications or experience in mountain leadership.

* which AIM summarised in an article on 23 September 2021.
(For a full summary please see - www.activitiesindustrymutual.co.uk/occupiers-liability-successful-defence.)



The weather report, which had been checked by the teachers, stressed the dangers to those who ascended above the snow line on that day. Some of the children were wearing school shoes and trousers, others were wearing trainers. Whilst on the trip, members of the public warned the party to turn back. But they continued. They inadvertently ventured off the path, towards steep terrain. A pupil slipped on ice and fell several metres. Another pupil panicked on seeing this and ran back down the mountain. It began to get dark, and the temperature was dropping. The group had to be rescued by mountain rescue. The pupil who ran away was found by members of the public at the bottom of the mountain, unharmed. The school was fined £30,000 (on a means tested basis).

On the facts set out in the summary, it appears to have been down to sheer luck that no-one was severely injured or killed. Every aspect of the case shows failings. There was inadequate training, inadequate equipment, a failure in planning and ignorance of available information and warnings. Had this resulted in a serious injury or death, it appears likely that manslaughter charges may well have succeeded.

Refunds to schools for trips cancelled during the Covid-19 pandemic

In December 2021, the Cardiff County Court heard a case relating to educational travel refunds for bookings made under the Package Travel and Linked Travel Regulations 2018 (“the PTR”).

The relevant parties were The Brynmawr Foundation School (“the claimant”) and Holiday World International Travel Limited (“the defendant”). Judgment was handed down on 2 February 2022.

The claimant had booked a school skiing trip to the USA, which was due to take place in early April 2020, during the first wave of Covid-19.

The PTR state that a full refund is due (despite any express terms and conditions to the contrary) if a package, subject to the PTR, is cancelled due to unavoidable or extraordinary circumstances occurring at the destination or its immediate vicinity which significantly affects either the performance of the package or the carriage of passengers to the destination.

The defendant argued that no refund was due because the cancellation of the trip was not caused by the pandemic in the USA (i.e., at the destination), but instead due to the situation in the UK at the time. It was also said that at the time of the cancellation there was still a glimmer of hope that the trip could go ahead.

The court rejected the defendant’s case. The pandemic constituted unavoidable and extraordinary circumstances occurring at the destination and the place of departure, both arising from the same underlying cause. The school was entitled to a full refund.

The outcome of this case is a blow to the activities industry. It has increased the appetite of schools to fight for a refund. Each case is however determined on its own facts and so consideration should still be given in particular to whether the PTR applies to any given travel contract. However, if the PTR applies, the odds are stacked against the trip provider.



Author: Leanne Conisbee
Partner, Ince

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Ince



National Coasteering Charter

In 2011 in Bristol, over 80 Coasteering Providers gathered under their own volition from different parts of the UK to agree a way forwards, a plan, made by coasteers, for coasteers.

The plan? To vote to form a body to represent coasteering providers, supported and endorsed by the HSE (via AALS), the RNLI, the MCA and RoSPA. It was felt that coasteering was both a growth activity and a niche activity that didn't fit neatly into other NGB's, and the coasteering Providers wanted to 'steer our own ship'.

In practice, steering our own ship meant firstly to understand the overall goal of the NCC, which is "To Promote Safe Coasteering".

We decided to form the National Coasteering Charter (NCC), write a constitution, have 2 representatives from each Coasteering Region within the UK, that represent their region at national level, organising regional meetings and conveying messages back and forth between their region and national meetings – essentially sharing accidents, incidents, themes and learnings from those themes to help make coasteering safer for the providers and clients.

Simultaneously it led to the initial 2 documents that define both how to operate coasteering, and how to train coasteering guides – now at version 3.

Since then, the NCC are the 'go to' place for coasteering advice, guided by their documentation, its membership and the expertise of the volunteers on the NCC committee. Coasteering as an activity has grown with over 150 providers plus now in the UK. It is also seen internationally as setting the standards.

Bi-annually, the NCC organise a National Coasteering Symposium (the most recent having been the 12th and 13th Nov in Dundee, Scotland). Members and non-members are welcomed to join us and experience a range of great coasteering workshops and discussions for CPD purposes and to share practice and learn the most up to date information and skills.

The NCC have given industry support to members with different challenges – from access to safety. It has also



upheld environmental standards when required and promoted the use of the WiSE Scheme to help sustain amazing coasteering for future generations.

Most recently it has created a coasteering guide training and assessment scheme to help maintain the standards of the activity.

Having seen the progress made by the NCC, AIM have fully supported this by being at recent symposiums to chat and answer questions about insurance, offering informal support that has been gratefully received.

If you want to become a member (individual or provider), a regional representative or more, and be part of the conversation to help shape the future of coasteering, check out nationalcoasteeringcharter.org.uk and/or go to your regional meeting (your regional rep contact details are on the [NCC website](#)).

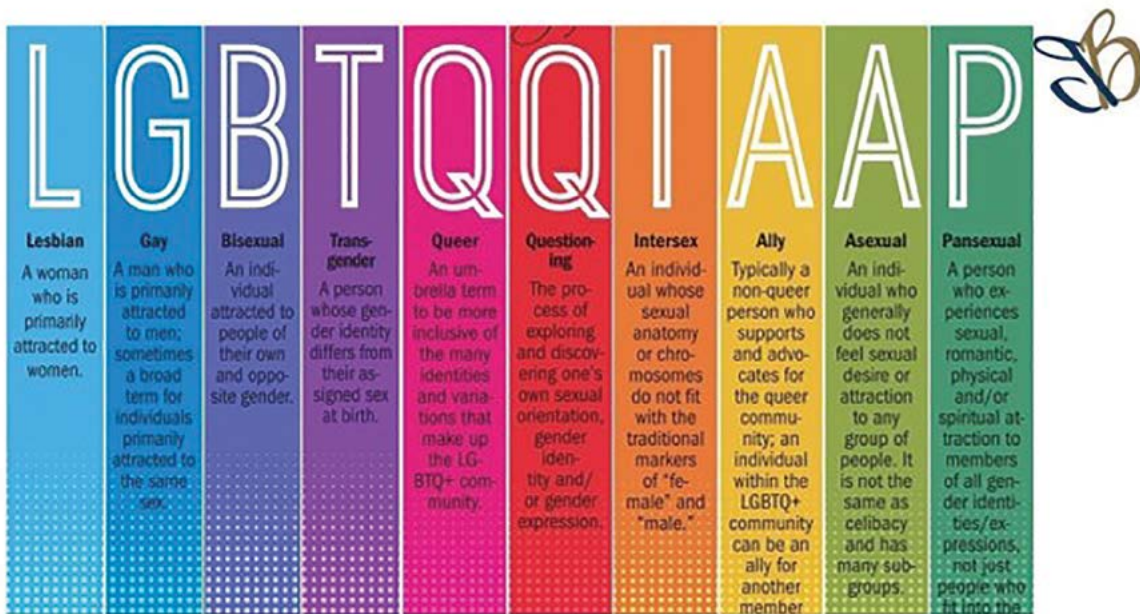


Author – John-Paul Eatock
Lizard Adventure
National Coasteering Charter



Finding your LGBTQI+ Wings with Global Butterflies

In September we, at Global Butterflies, were delighted to facilitate a workshop for all the members on LGBTQI+ awareness and inclusion.



Global Butterflies is an Inclusion consultancy, just for any workplace, helping organisations take the next step in their inclusion journey. We specialise in LGBTQI+ inclusion especially in Transgender & Non-binary inclusion.

You maybe already be confused about some of these terms that I've been using and below is a helpful graphic which may help you.

Sexual orientation (i.e., who we love and are attracted to) and our gender identity (i.e., how we see our own gender) are both spectrums. People can be in different

places and whilst all these terms might feel confusing for you, there is always a human being behind every label. Each one of us is unique.

Generation Z (those currently aged 16-26) are the most LGBTQI+ generation in our society with only 71% identify as straight, compared to 91% of Baby Boomers (those currently aged 56 to 75).¹

We had lots of great questions in this workshop, and we like to share some of these questions with you together with our answers.

¹ Stonewall, Rainbow Britain, 2022

Q What's the best practice for asking about gender identity? (e.g. parent/guardian completes medical form if participant is under 18) Should we ask a young person as well on arrival or ensure that instructors brief the group and include their pronouns as part of introductory process?

Having your instructors introduce themselves to the group including their pronouns is a great way to show allyship and inclusion. This should always be voluntary for your instructors. I would also suggest having an inclusion statement within your medical form for parents and guardian is a great signal that you are an inclusive organisation.

Q Is there any guidance for residential or otherwise on single-sex toilets, showers, changing rooms and dormitories? Also, any advice on how to sensitively manage this with parents or guardians?

We know that facilities is always a sensitive question. Our advice here is to communicate prior to the residential with both the parents/guardians and always with the participants. The answer lies in communication and respect for everyone, and the exact answer will depend on your own facilities. We are seeing some organisations adding in gender neutral facilities in addition to single-sex facilities together with safeguarding rules to keep everyone safe and respectful.



Q Is there a draft policy for companies to implement? E.g., a checklist for companies to implement or work towards?

There is a great template policy (which can be easily adapted for your own organisation) on the Law Society of England & Wales website. [lawsociety.org.uk/Topics/LGBT-Lawyers/Tools/Transition-and-change-to-gender-expression-template](https://www.lawsociety.org.uk/Topics/LGBT-Lawyers/Tools/Transition-and-change-to-gender-expression-template) plus we, in Global Butterflies, are always happy to help.

Q For our client facing staff our dress code for all genders is the same (trouser/polo shirt). Is it reasonable to ask an obviously "male" staff member not to wear make up?

This maybe reasonable, from a pure legal perspective, although I would challenge your thinking here given that your dress code is the same for everyone so does it matter whether people wear makeup or not? If you are an inclusive organisation, then do challenge both your own dress code policies and equally how you implement these policies.

...so let's include everyone, let's make everyone feel welcome. Think about your own next steps and how you can make your own organisation even more inclusive.

If you are interested in finding out more about us at Global Butterflies please do check out our website www.globalbutterflies.com or pop over an email to us info@globalbutterflies.com and we look forward to hearing from you.



Author: Emma Cusdin



Update from the Chairman of AIM's Finance Committee

Another year has passed and what has this meant for your Mutual?

Our results have just come out and they are showing a healthy surplus – this seems strange due to recent events, but we must remember that a good year for an organisation like AIM is based on prior years, not particularly recent ones. So, in reality these good results are the positive outcomes of the years 2017/18 and 2018/19 where we have managed to release some funds put aside for potential Public Liability claims that have either not materialised or have been reduced during negotiations.

Nearly all property claims are settled in the policy year, but Public Liability claims can take a long time to settle or materialise and we are still reserving for potential claims all the way back to 2016. This allowance is known as IBNR – Incurred But Not Reported – and we spend a lot of time discussing IBNR in committee meetings!

Our reserves had taken a small hit recently and so we are taking this opportunity to shore them up and are taking advice from Thomas Miller as to what they feel our reserves should be.

In the past your Board has set the Mutual's reserves level to be £1,000,000 and this has stood us in good stead. But recent events have crystallised our minds on what the most important aspect of AIM is.

It's a bit like my business – when I am asked what our greatest achievement is, I answer "Survival". Now that might sound very boring, but there is no point in being exciting and out of business.

AIM is crucial to the survival of many businesses, for 2 reasons:

Firstly, it means that our Members have access to liability cover; we aren't going to suddenly decide that we want to leave the sector. Secondly by AIM being in the sector it encourages other Insurance companies to keep their prices down, so our goal is to ensure the long-term survival of AIM - this benefits the whole industry, but particularly you, the Member.

If you want to learn more about how the Mutual's accounts work, or want to be more involved with your Mutual, please join us on the Board!



Cheers and have a great 2023



Peter

Director Profiles



Bob Edwards, Stubbers Adventure Centre

Bob Edwards is the manager of a large multi adventure and outdoor education activity centre near London. Bob sees that cooperation and information sharing are essential to the success and development of small, independent and not for profit operations and considers his position on the Board as being a way of contributing to the industry.

- *Chairman of the Mutual*



Peter Gordon, Rockley Watersports

Peter started life as a dinghy instructor and slowly worked upwards. He was keen for his company to join the Mutual as he felt it understood the adventure activities industry and the risks involved. He feels that the Mutual offers benefits not normally available in the insurance market, in particular the Board's power to agree claims which are not included in the cover.

- *Chairman of the Finance Committee*



David Eddins, Mendip

David is Managing Director of Mendip Outdoor Pursuits, the activity company he joined as an apprentice in 1995. Working his way up through the ranks David bought the company from its founder in 2006. David believes that AIM is a great example of how collaboration can make us stronger together, which is the core of his business ethos in the outdoors.

- *Chair of the Risk Committee*



Andrew Gardiner, Acorn Venture

Andrew Gardiner, originally a teacher in Birmingham, founded Acorn in 1983, a company which now runs seven adventure centres in UK and continental Europe. Andrew has been an enthusiastic supporter of mutuality and AIM from the very beginning and has served on the Board since it was formed in 2007.

- *Risk Committee member*



Paul Reeve, The Foundry Climbing Centre

Treasurer of the Foundry Climbing Club CIC. Co-Owner of the Foundry Activity Centre Ltd and Foundry Instruction & Coaching Ltd. Established in Dec 1990, the Foundry Climbing Centre was the UK's first independent, dedicated climbing centre which operates on behalf of its membership and the many youth groups and schools that use the facility.

- *Finance Committee member*

The Board of the Mutual meets four times a year. If you have any issues or concerns you would like to raise with them please feel free to email, addressing your message to The AIM Board.

TeamProfiles

QUESTIONS:

1. What changes or challenges have you noticed within the outdoor sector since 2021 either from speaking to Members or from personal experience?
2. Any new challenges that you have achieved or set yourself?

Sophia Reed, Mutual Manager



- 1 There appears to be a widespread issue of staff shortages across various sectors and a lack of seasonal staff availability. These have caused recruitment issues for Members and difficulties in meeting the growing demand for activities.
- 2 I set a challenge to run a Half Marathon every month in 2022 and to run an Ultra Marathon which I completed in August 2022 running 52.68km.

Ralph Doe, Account Executive



- 1 Challenge for the sector is recruitment. We have done a piece on this, and it does not seem to be getting much easier for them! Cyber is becoming an area we are getting more questions about and something TLD can assist with.
- 2 I have recently become a Charity Trustee and signed up for 2 100k 24hr walking events, London to Brighton and Eastbourne to Arundel next year to raise money for them.

Liz Easton, Senior Underwriter



- 1 Our industry has still not recovered from the effects of the pandemic, largely due the lack of qualified instructors available. Some members are taking on unqualified instructors as apprentices, but it will be some time before there is a sufficient level of instructors available and many years until these new instructors have the level of experience and knowledge of those who left the industry permanently..
- 2 This summer I enjoyed a fabulous week sailing in Greece. This was something totally new for me and although, slightly nervous of the unknown I had a great time – my 'bowline' is a thing of beauty! Part of the experience was to have a couple of water-ski lessons, the thought of which terrified me. I can't say that I enjoyed this, or was very successful, but I was pleased that I gave it a go and challenged myself to try something new..

Amy Lawrence, Underwriter



- 1 I have noticed an increase in members getting contracts and needing higher professional indemnity and public liability limits
 - 2 Personal goals for me have been trying to run between 40 & 50k a month on my lunch breaks which I have achieved a few times over the year.
-

Brad Mott, Underwriter



- 1 Businesses struggling with employing freelance staff. Many of these freelancers went off to start new careers from Covid, and the sector is struggling to replace them.
 - 2 When time allows I would like to start bouldering.
-

Mark Miles, Underwriter



- 1 The outdoor sector has endured a lot of challenges over the last couple of years going from very little activity in 2020 to a high level in 2021/2022 as people holidayed in the UK. These swings in participant numbers from year to year makes financial planning and resource planning very difficult and it looks like there will be more challenges over the next few years.
 - 2 Having been away from the skiing slopes for 3 years; I have now set myself a challenge to get fit and lose weight so I can fit into my skiing gear for my trip to Italy in February 2023.
-

Cath Watson, Marketing & Events



- 1 We know that many are still experiencing shortages of staff especially during the traditionally busy summer months. There is possibly a cross over from Outdoor Adventure to Family Attractions as the groups and schools market becomes increasingly more difficult. From personal experience my son climbs regularly at a local climbing centre, and it is always very busy and full of enthusiastic climbers of all ages.
 - 2 We are going to Andorra skiing in December with our son. It's the first time I've been since my early 20's so I am trying to get fitter in preparation for that. If the holiday is a success, we may look to go again in years to come.
-



Calendar of Events

The AIM team have been extremely busy towards the latter part of this year attending many conferences and events that have been put on by various industry partners, many delayed due to COVID. We felt it was important to attend as many as we could this year to see Members and prospects from a vast array of sectors.

Kicking off with ABC Climbing Walls which goes from strength to strength and seems to get bigger every year. We have since attended the Adventure Mind - Explorers Connect event, National Coasteering Charter Symposium, Wild Scotland Member gathering, Vertex Instructor Training industry day and Running Industry Alliance Conference.



AIM EVENT DATE 2023

AHOEC 60th Anniversary Conference 2023	18-20 January, 2023	Kilvie Court Somerset
IOL North West Conference	27th January, 2023	University of Cumbria
CLOTC Conference	2nd March, 2023	West Midlands Safari Park
AIM Member Event & AGM	22nd March, 2023	London, Venue tbc

Follow us on:    

We also hosted our own Member event in March at Woodlands Adventure Centre. The day was an opportunity to network and hear from speakers on some interesting topics including:-

Staff shortages, lessons from the pandemic, diversity & inclusion in the outdoors and cyber risks.

There was also a chance to get involved in some great activities.

AIM have also hosted a virtual session with Global Butterflies who appear in this newsletter. We will be working on the next event and AGM venue and agenda. Further details will be known very soon.

Please let us have your feedback on the Member Events it is important that we continue to serve you the Members. What are the industry concerns or challenges you face and would like to hear about?

Please email cathy.watson@thomasmiller.com if you would like to be a speaker or to host the event at your premises.





Keep in Touch

AIM Social Media

AIM has a number of ways you can connect with us on social media.

FaceBook

Did you know we have a Private Members Facebook Group?

We'd love to get more Members requesting to join the group and contribute with Member discussion, post queries and get the opportunity to industry updates.



The Private Members Group is a forum where you can discuss and share issues affecting you in a comfortable and safe environment.

Content shared within the Group differs to the main Facebook page and is largely Member specific, however, there is some cross over. Please remember to Like and Follow us our open page and if you aren't a Member of the Private group please request to join by clicking this Group link.

We like to showcase our Members on this platform so if one of our team has visited you please send us your photos.



Industry Organisations

We value our connections with other industry organisations in the sector. AIM has Membership with the following organisations and we work closely with them.



IOL – We are IOL's provider of choice to the outdoor sector. We offer an exclusive Freelancer rate for those just needing liability cover.



ABC - Association of British Climbing Walls
– Associate Members



National Coasteering Charter
– Associate Members



Wild Scotland
– Trade Members

We have also previously worked closely with CLOTG, AHOEC & BAPA.



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