



**ACTIVITIES
INDUSTRY
MUTUAL**

TOGETHER WE ARE STRONG

The Activities Industry Mutual (AIM) specialises in providing an alternative to insurance products and services for the activities sector.

AIM is a membership community formed of industry practitioners. Owned by its Members and operated on their behalf via an elected board of outdoor adventure experts it was formed for the sole purpose of providing economical and high-quality cover for individuals and organisations operating in this rapidly growing sector.

We work hand in hand with some of the country's leading industry bodies to promote best practice in the outdoor sector.

AIM coverage is tailored to our Members' specific needs and offers a long-term solution that provides value, security and certainty, no matter how volatile the economy.



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Mutual Benefits



We empower our Members by sharing knowledge and experiences, enabling you to minimise risk and save money



We generate financial savings for our Members*



We select only Members who display good risk management



We offer our Members greater control over covers

If you would like a quotation or a visit please email info@activitiesindustrymutual.co.uk or by calling: 01892 888 423

When you ask us for a quote, we will collect personal information from you.

Please see our full privacy notice at www.activitiesindustrymutual.co.uk/privacy-notice, which explains why we use it, your legal rights and who to contact if you have any queries or concerns about how we use your personal information.

01892 888 423

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* Based on feedback from our Members reasons for joining the Mutual include providing better cover, cheaper contribution and for the level of service that AIM provides.



Why choose AIM?

- AIM is a **Mutual** – like a co operative owned by the Members, for the Members. Membership offers a network of likeminded providers working towards a common goal. Members connect with each other to help resolve specific issues or questions.
- The Members answer to the Members rather than to shareholders of insurance companies looking for large profits.
- The Mutual is run by a **small, dedicated and experienced team** and overseen by a **Board of Directors** all of whom come from the activities industry.

Cost effective tailored cover

- AIM's cover is **cost effective** and of **high quality**, tailored specifically to our Members' needs.
- AIM works in partnership with some of the leading industry bodies such as the **ABC, IOL, AHOEC, CLOtC & NCC** in order to support the various sectors and maintain the high standards for the industry.

Cover solutions

- We provide a **complete cover solution** for your core requirements within the mutual and use a well-established broker to obtain competitive standard market covers such as Directors and Officers, motor, PA/Travel, Cyber and event cancellation.
- To assist with the many challenges your business faces, the Mutual has partnered with **ARAG** plc to provide **Legal Expenses** cover. This is included with your Membership and provides professional, legal and financial support, and counselling services for staff and their families.

As an AIM Member, you are eligible for a share of the underwriting profits in years where a surplus is made and a payment distribution is agreed by the AIM Board.

Claims

- AIM's Mutual Manager is a solicitor with 24 years' experience in defending personal injury claims. As such we have great **in house expertise in risk management and claims defense** and we work closely with Members on these issues.
- We handle claims in house and **look to defend rather than settle** claims. We consider this helps protect your **reputation** and **brand** as well as the integrity of the activity sectors and whole industry.
- AIM fought for its Members to ensure COVID **Business Interruption claims were paid** when other insurers didn't. To date, payments total over £4m. These have kept many businesses afloat and able to continue, as well as helping the activity sector recover.
- We provide in house **onsite tailored training** for Members and their staff on a range of issues including Accident Reporting, Claims Defensibility, Risk Management and Lessons Learned as well as advice on Risk Assessments and Operating Procedures

We love seeing our Members! We regularly visit them for renewal meetings, training sessions, or just on request.