Howden Sport Personal Accident and Annual Travel Insurance

Policy Schedule

Policy Number		RTT276186	
Intact Office		17 York Street, Manchester M2 3RS	
Agency		Howden Sports & Entertainment – WC3647	
Insured		British Mountaineering Council	
Registered Address		The Old Church, 177-179 Burton Road, West Didsbury, Manchester, M20 2BB	
Business Description		Representative body for mountaineering, ski mountaineering and hill walking in England and Wales. Property Owners	
Period of Insurance	From	1st April 2026	
	To	31st March 2027	both dates inclusive
Renewal Date		1st April 2027	

Maximum Incident Limit

The liability of the Company under this Policy in respect of any one Incident shall not exceed the Maximum Incident Limit of £25,000,000 subject to the following inner limits::

1	a) Aircraft Accumulation (Multi-engine aircraft)	£5,000,000
2	b) Aircraft Accumulation (Any other aircraft of airship)	£1,000,000
3	War while on an External Journey	£5,000,000
4	Terrorism (other than Nuclear Chemical or Biological Cause)	£5,000,000
6	Limit per Insured Person	As shown below

Personal Accident Section

Category of Insured Persons	Description	Operative Time
A	Any full or paid up Amateur Member of the Insured resident in Britain or Republic of Ireland aged between 4 years and 79 years of age	See Endorsement A
B	Any full or paid up Amateur Member of the Insured resident in Britain or Republic of Ireland aged 80 years of age or more	See Endorsement A

Benefit	Category of Insured Person	
	A	B
	Sum Insured	
1 Death	Nil	Nil
2 Loss of two or more limbs or eyes or one of each	£10,000	£10,000
3 Loss of one Limb or one eye	£10,000	£10,000
Permanent and total Loss of speech	£10,000	£10,000
Permanent and total loss of hearing i) In both ears	£10,000	£10,000
ii) In one ear	25% of the above	25% of the above
4 Permanent Total Disablement from gainful employment for which the Insured is fitted by way of training education or experience	£10,000	Nil
5 Temporary Total Disablement from the Insured Person's Regular Gainful Employment	Not Insured	Not Insured
6 Temporary Partial Disablement from at least 50% of the Insured Person's Regular Gainful Employment	Not Insured	Not Insured

In respect of Benefits 5 and 6:	
Payment Period – the maximum number of weeks benefit is payable	Nil weeks not necessarily consecutive
Deferment Period – the number of days before any benefit is payable	Nil days

Personal Accident Special Extensions – Category A Insured Persons The following special extensions shall be payable subject to the Maximum Incident Limit (and inner limits where applicable) as detailed in the Schedule	
Accident Medical Expenses	Up to £2,500 any one Insured Person
Bereavement Counselling	Up to £250 per week up to a maximum £5,000 any one Insured Person
Coma Benefit	£50 per full 24 hours up to a maximum of 104 weeks any one Insured Person
Convalescence	£200 per Insured Person reduced to £100 if Insured Person is aged over 70 years of age
Counselling	Up to £250 per week up to a maximum £5,000 any one Insured Person
Dental Expenses	Up to £500 per Insured Person any one Accident
Dependents Benefit	Additional 5% per Child up to a maximum 25% of Benefit 1 subject to a minimum £5,000
Hospitalisation	£50 per full 24 hours up to a maximum of 104 weeks any one Insured Person
Optical Expenses	Up to £500 any one Insured Person
Physiotherapy or Osteopathy Treatment	Up to £500 per Insured Person
Retraining	Up to a maximum £10,000 any one Insured Person

Personal Accident Special Extensions – Category B Insured Persons The following special extensions shall be payable subject to the Maximum Incident Limit (and inner limits where applicable) as detailed in the Schedule	
Counselling	Up to £250 per week up to a maximum £5,000 any one Insured Person

Travel Insurance Section

Not Insured

Endorsements forming part of Policy Number RTT276186

Endorsement A – Operative Time

Operative Time: Anywhere in the world whilst participating in a recognised activity of the Insured which includes winter and summer mountaineering, rock climbing, bouldering, climbing on artificial climbing walls (indoor and outdoor), the use of climbing specific training apparatus (campus and finger boards) in public climbing wall facilities, route setting, abseiling, scrambling, gorge-walking, canyoning, hill walking, low level walking, guided walks, fell and mountain running, navigation, orienteering, camping, tryolean traversing, coasteering, slacklining, emergency first aid in the outdoors, via ferrata, dry tooling, ski mountaineering and ski touring. Competition climbing is included when the Insured Person is representing the Insured and whilst participating as part of a recognised club cycling, mountain biking, canoeing, kayaking, caving and potholing (excluding the use of explosives and underwater exploration), mine, exploration of an existing mine subject to the appropriate legal permissions and not for purposes of 'developing' or 'mining' the existing mine

In respect of an Insured Person participating in a recognised activity within Britain or Ireland, cover is extended to include direct travel to and from such activity as part of an organised party. Cover operates from the departure of the Insured Person from their residence within Britain or Ireland until subsequent return to such place of residence provided at all times travel is direct (including stops en route which are considered both necessary and essential to the journey).

Endorsement B – Restrictions in Cover

In the event of a claim for any Insured Person aged 70 years of age or over Personal Accident Special Extensions are all reduced by 50%

In the event of a claim for any Insured Person aged 70 years of age or over Personal Accident Benefit 4 shall not apply

In respect of any Insured Persons aged under 16 years Benefit 4 Permanent Total Disablement is amended to read:

Permanent Total Disablement from gainful employment of any and every kind

Endorsement C – Rolling Membership Basis

An Insured Person may join the Insured at any time during the Period of Insurance and their cover under this policy will commence for a period of 12 months from their date of joining.

Cover will automatically renew for a further period of 12 months on their anniversary of joining the Insured.

If the policy is terminated by either the Insured or the Company, cover will continue for each Insured Person for a period of 12 months from the date of their joining or renewing their membership with the Insured in the preceding Period of Insurance.

Endorsement D – Equipment Cover

If during the Operative Time a Category A Insured Person sustains significant or irreparable damage to any equipment on their person or any equipment which the Insured Person has to abandon or any wearable activity trackers as the direct result of an Accident, the Company will pay up to £250 towards the repair or replacement of such item provided that such claim is made within 12 months of the Accident.

Conditions applicable to this section:

1. There must be a corresponding claim under either Benefit 2, 3 or 4 or Hospitalisation Extension in order for the Benefit to be payable

Endorsement E – Return Home

If during the Operative Time, a Category A Insured Person is involved in an Accident resulting in bodily injury which prevents the Insured Person from continuing with their intended activity, the Company will pay up to £50 for the cost of a registered taxi or public transport to enable the Insured Person to return to their place of residence, provided that such claim is made within 12 months of the Accident.

Conditions applicable to this section:

1. The Insured Person must provide a valid receipt for the cost of the journey.

2. The Insured Person cannot make more than 2 claims in any one membership year

Claims Condition

Any claim must be supported with a description of the accident and a description and photograph of the injury

Endorsement F – Event Fees

If during the Operative Time a Category A Insured Person sustains bodily injury following an Accident which results in claim under either Benefit 2, 3 or 4 or Hospitalisation Extension and as a result of such Accident the Insured Person is unable to participate in a pre-organised event or training courses (inc professional CPD) organised by the Insured, Mountain Training, BAEML, AMI and/or BMG for which the event or training course fee has already been paid for and is non-refundable, we will pay up to £150 per person any one event or multiple events as a result of the same Accident up to £150

Definition of Event Fee

The amount paid, including any booking fees, by an Insured Person to enter an event or training course (inc professional CPD) organised or recognised by the Insured, Mountain Training, BAEML, AMI and/or BMG

Conditions applicable to this section:

The Insured Person must provide a receipt for entry into the event or training course.

Endorsement G – Membership Fees

If during the Operative Time a Category A Insured Person sustains bodily injury following an Accident which results in claim under either Benefit 2, 3 or 4 or Hospitalisation Extension and as a result of such Accident the Insured Person is unable to participate in the Insured Sport, we will pay up to £250 towards any non-refundable Membership Fee for a climbing wall facility which has been paid by or is contracted to be paid by the Insured Person

Definition of Membership Fee

The amount paid or contracted amount to be paid, including any booking fees, by an Insured Person to for a membership for a climbing wall facility directly related to the Insured Sport and which is organised or recognised by the Insured

Conditions applicable to this section:

1. The Insured Person must provide a receipt for their paid membership or evidence that they are contractually obliged to make such a payment
2. The Insured Person must provide a medical note or medical evidence from a qualified medical practitioner
3. The Insured Person cannot make more than 1 claim in any one Period of Insurance

Endorsement H – Prosthesis

If We make a payment in respect of Benefit 2, 3 or 4 We will pay up to an additional £5,000 for the cost of providing a Category A Insured Person with a prosthesis (or the cost of replacing an existing prosthesis which was damaged in the Accident for which this benefit is being claimed) as recommended and confirmed as medically necessary by a qualified medical professional/practitioner

Endorsement I – Three Year Agreement

Period of Agreement from 1st April 2026 to 31st March 2029

First Period of Insurance from 1st April 2026 to 31st March 2027

Second Period of Insurance from 1st April 2027 to 31st March 2028

Third Period of Insurance from 1st April 2028 to 31st March 2029

The Policies will mean Policy Number RTT276186 issued by Us to the Insured or any Policies issued in substitution thereof

The Insured will be as stated in the Policies

Us/We/Our/Intact will be Intact Insurance UK Ltd and any other insurers shown on the Policies each for their respective rights interests and liabilities

The Insured undertake to maintain the Policies in force for the Period of Agreement shown above in consideration of Us agreeing to calculate the premiums for the Second and Third Periods of Insurance by applying the rates agreed to the Sums Insured values at risk or other measures being the basis of rating at the inception of this Agreement

Rating

a) if the total Loss Ratio on all of the Policies in any Period of Insurance is no more than 50% We will maintain the expiring policy rating for the following Period of Insurance

b) if the total Loss Ratio on all of the Policies exceeds 50% We reserve the right to renegotiate or terminate this agreement

Provided that the Company may also vary the terms of the Policies in accordance with the Special Provisions defined herein

Special Definitions

Loss Ratio shall mean

a) in respect of the Second Period of Insurance the percentage that the sum of

i) paid claims and outstanding reserves in respect of claims incurred in the First Period of Insurance as at 31st March

2027 bears to the total of the Earned Premium for the First Period of Insurance

b) in respect of the Third Period of Insurance the percentage that the sum of

i) paid claims and outstanding reserves in respect of claims incurred in the Second Period of Insurance as at 31st March 2028 plus

ii) the difference (positive or negative) in the total of paid claims and outstanding reserves in respect of the First Period of Insurance as at 31st March 2028 compared to the total as at 31st March 2027 bears to the total of the Earned Premium for the Second Period of Insurance

Earned Premium shall mean the total of premiums paid (including adjustments but excluding commission and any taxes) in any one Period of Insurance.

Special Provisions

We reserve the right regardless of the Loss Ratio to

1. adjust the premium or rates restrict the cover or vary the terms or conditions to reflect:

a) acquisitions or disposals of companies

b) any alteration which materially increases the risk in respect of which indemnity is provided by these Policies

c) adopt a change in underwriting policy or ceasing to underwrite this class of business or imposing limits of loss or liability to all policies in this class of business

d) an external factor or factors occurring (including but not limited to an increase in the risk) as a result of which Our liability under the Policies is materially increased

e) any limitation reduction in capacity or rate increase imposed by any reinsurers of Intact Insurance UK Ltd

f) any change in the declared exposure at Inception of the Agreement and any subsequent renewals (wageroll, number of Insured Persons and Travel Pattern) that materially alters the risk by more than 20% upwards or downwards.

Exposure at Inception of Agreement

Total number of members – 79,000

2. adjust the premium or rates restrict the cover or vary the terms or conditions or terminate the Agreement to reflect:

a) a legal requirement to do so

b) any change which occurs in

i) Legislation being any enactment subordinate legislation law regulation decree treaty or instrument in force

ii) the interpretation of any Legislation by any court tribunal or arbitration any government or

regulatory body or Ombudsman which has a material affect upon the scope of cover or indemnity provided by the Policies or extent of risk

c) any change in market practice which has a material effect upon the scope of cover or indemnity provided by the Policies or extent of risk

If We elect to change the terms in accordance with Special Provisions 1 or 2 above then the Insured may at its option

a) cancel the Policies

b) terminate the Agreement

b) continue the Agreement at the new terms for the remainder of the period

It is agreed that

- any imposition of or increase in taxes contributions to Government will be borne by the Insured
- the amounts of outstanding reserves to be included in the calculation of the Loss Ratio shall be set by Us

All other terms and conditions in the Policies continue to apply

Payment of the first premium due 1st April 2026 shall be deemed acceptance by the Insured of the terms of this Agreement.

Subject otherwise to the Terms, Conditions, Definitions and Exclusions