



ASCEND SUMMARY

STRUCTURE OF ASCEND

Ascend is designed to provide cover for all activities within the scope of the Mountain Training qualification(s) You deliver.

There are two pricing structures and three cover options within these pricing structures.

Firstly, you will purchase cover dependant on whether you are an Individual or a Company with 2 or more Directors/Instructors.

There are then three cover options **ASCEND ONE**, **ASCEND TWO** and **ASCEND THREE**. Which ASCEND option you will purchase depends on the Mountain Training qualification(s) undertaken.

You can choose to incorporate Additional Activities, namely Ghyll Scrambling, Caving, Gorge Walking and Coasteering providing less than 20% of Your annual gross turnover is generated by these activities. ASCEND THREE provides cover for these activities as standard.

If as an Individual you employ anyone or engage labour only contractors and/or volunteers under your control and management you can upgrade your cover to incorporate Employers Liability.

ASCEND ONE is for the following qualification(s):

Lowland Leader
Hill and Moorland Leader
Climbing Wall Award
Climbing Wall Leading Award

ASCEND TWO is for the following qualification(s) as well as those in ASCEND ONE:

Single Pitch Award
Mountain Leader (Summer)
International Mountain Leader
Mountain Leader (Winter)

ASCEND THREE is for the following qualification(s) as well as those in ASCEND ONE and ASCEND TWO:

Mountain Instructor Award
Mountain Instructor Certificate

COVER PROVIDED BY ASCEND (Subject to the terms and conditions of the Policy Wording):

INDIVIDUALS AND LTD COMPANIES WITH ONLY 1 DIRECTOR/INSTRUCTOR

ASCEND ONE

From £120.00 plus 12% Insurance Premium Tax
GBP 5,000,000 Public Liability
GBP 5,000,000 Products Liability
GBP 1,000,000 Professional Indemnity
Geographical Limit: UK and Ireland

ASCEND TWO

From £140.00 plus 12% Insurance Premium Tax
GBP 5,000,000 Public Liability
GBP 5,000,000 Products Liability
GBP 1,000,000 Professional Indemnity
Geographical Limit: UK and Ireland but
Worldwide excluding USA and Canada in respect
of IML

ASCEND THREE

From £195.00 plus 12% Insurance Premium Tax
GBP 5,000,000 Public Liability
GBP 5,000,000 Products Liability
GBP 1,000,000 Professional Indemnity
GBP 10,000,000 Employers Liability for Mentoring purposes only
Geographical Limit: UK and Ireland but Worldwide excluding USA
and Canada in respect of IML, MIA and MIC
Includes cover for technical advice such as expert witness and
acting as an AALS Inspector
Includes cover for Additional Activities as standard

COMPANIES WITH 2 OR MORE DIRECTORS/INSTRUCTORS

ASCEND ONE

From £225.00 plus 12% Insurance Premium Tax
GBP 5,000,000 Public Liability
GBP 5,000,000 Products Liability
GBP 1,000,000 Professional Indemnity
GBP 10,000,000 Employers Liability
Geographical Limit: UK and Ireland

ASCEND TWO

From £225.00 plus 12% Insurance Premium Tax
GBP 5,000,000 Public Liability
GBP 5,000,000 Products Liability
GBP 1,000,000 Professional Indemnity
GBP 10,000,000 Employers Liability
Geographical Limit: UK and Ireland but
Worldwide excluding USA and Canada in respect
of IML

ASCEND THREE

From £320.00 plus 12% Insurance Premium Tax
GBP 5,000,000 Public Liability
GBP 5,000,000 Products Liability
GBP 1,000,000 Professional Indemnity
GBP 10,000,000 Employers Liability
Geographical Limit: UK and Ireland but Worldwide excluding USA
and Canada in respect of IML, MIA and MIC
Includes cover for technical advice such as expert witness and
acting as an AALS Inspector
Includes cover for Additional Activities as standard