

You will only be entitled to insurance cover under the section(s) which you have selected and for which you have paid the required premium.
Cover is in respect of participating in sporting activities only for the sports category(s) selected.

Insured	Abacus Mountain Guides		
Address	11 Lochiel Road Inverlochy Fort William Highland PH33 6NS		
Period of Insurance	From: 01/01/2026 00:00 To: 31/12/2026 23:59	Policy Number	I4S935891
Sports	Mountain Guide, Ice Climbing, Snow/Ice Climbing, Rock Climbing (traditional), Mountaineering	Sports Category	E
Number of Coaches	1	Number of Teams	N/A
Names	Michael Pescod	Territorial Limits	Worldwide

Cover Limits (These are the maximum amounts we will pay and should be read in conjunction with our policy wording)

Section	Cover	Total Sum Insured / Limit of Indemnity	Excess
1	Public Liability	£10,000,000 Limit of Indemnity in any one occurrence for the conduct of the Sport/Activities noted above however in respect of Products Liability this shall be any one occurrence and in the aggregate in any one Period of Insurance.	N/A
2	Professional Indemnity	£5,000,000 Limit of Indemnity in any one claim and in the aggregate in any one Period of Insurance for the conduct of the Sport/Activities noted above. Retroactive date: 01/01/2026	N/A
3	Personal Accident	Not included	N/A
4	Loss of Earnings	Not included	N/A
5	Sports Equipment (excludes bicycles)	Up to £250	£50
6	Employers' Liability	£10,000,000 Limit of Indemnity in any one occurrence. £5,000,000 Limit of Indemnity in any one occurrence in respect of terrorism and asbestos	N/A

These are the maximum amounts we will pay and should be read in conjunction with your Insurance Booklet. All covers are underwritten by Aviva Insurance Services Limited. We would specifically draw your attention to the Endorsements which may apply as detailed in the Insurance Booklet.

Endorsements

Where the following sports are being played/coached these endorsements apply:

- Gymnastics and Trampolining
- Aerial Activities
- Football/Soccer
- Boxing
- Pole Fitness/Pole Dancing
- Shooting
- Sailing
- Water Depths
- Climbing
- Mountaineering
- Paragliding/Hang Gliding
- Off-piste