



**ROYAL & SUN ALLIANCE INSURANCE PLC
CERTIFICATE OF INSURANCE**

CERTIFICATE NO: RTT242357/IML004813

INSURED:	The Mountaineering Council of Scotland, Club Members of The Mountaineering Council of Scotland, both incorporated and unincorporated, and Committees of unincorporated Club Members, Active Members of Club Members of The Mountaineering Council of Scotland, if declared to The Mountaineering Council of Scotland by their Club, Individual Members and Honorary Members of The Mountaineering Council of Scotland each of whom is separately insured.		
ADDRESS:	The Old Granary West Mill Street Perth Scotland PH2 5QP	PERIOD FROM:	01 September 2008
		TO:	31 August 2009
		PREMIUM:	Refer to MC of Scotland
		OUR REF:	MOUNCOUNOFSCOT

ACTIVITIES / BUSINESS: 1) **Mountaineering Council of Scotland** – National Representative Body for Mountaineering in Scotland

2) **Unincorporated Club Members and their Committees and Active Members, Incorporated Club Members and their Active Members** – The authorised and recognised activities of the Insured Club and its officers, committees and members as such, consistent with the Club's constitution, including the arranging of and participation in all forms of mountaineering, hillwalking and climbing activities, instruction courses in skills relevant to such activities, social activities of interest to mountaineers, the publication of newsletters and journals about the club's activities and other mountaineering, hillwalking and climbing activities, and the maintenance of a library.

3) **Individual Members and Honorary Members** – the arranging of and participation in all recognised forms of mountaineering, hillwalking and climbing activities, and participation in instruction in skills relevant to such activities, and in social activities of interest to mountaineers

INSURER: Royal & Sun Alliance Insurance Plc

It is hereby certified that the above named Insured is covered in accordance with the following details, subject to the Terms and Conditions and Exclusions of Policy No TBA issued by Royal & Sun Alliance Insurance Plc (the Company).

CIVIL LIABILITY

The Civil Liability insurance is limited to 50% of the amount of any claim loss costs or expenses to which the indemnity provided by this policy applies.

- A) Any one claim made against the Insured and notified to the Company during the Period of Insurance....50% of **£5,000,000 any one event.**
- B) All claims made against the Insured and notified to the Company during any Period of Insurance in respect of products supplied....50% of **£5,000,000 any period of insurance.**
- C) All claims made against the Insured and notified to the Company during any Period of Insurance in respect of pollution or contamination of buildings or other structures or of water or land or of the atmosphere....50% of **£5,000,000 any one event.**

The insurance indemnifies the Insured for liability for damages and legal costs arising out of third party loss, injury or damage, in connection with the Business described above for claims made and notified to the insurers during the Period of Insurance. Cover includes Breach of Professional Duty, damage to leased and rented premises, member to member liability, indemnity to principals and liability arising out of goods sold or supplied, including refreshments.

EMPLOYERS' LIABILITY in respect of THE MOUNTAINEERING COUNCIL OF SCOTLAND ONLY - INSURED

Limit of Indemnity: £10,000,000 any one event

The total amount payable under this section shall not exceed £5,000,000 in respect of any one event arising directly or indirectly out of Terrorism. The insurance indemnifies the Insured for legal liability for damages and legal costs arising out of death or bodily injury caused to employees in the course of their employment with the Insured.

LEGAL DEFENCE COSTS

The insurance is limited to 50% of the amount of any claim loss costs or expenses to which the indemnity provided by this policy applies.

Limit of Indemnity: 50% of £250,000 any one period of insurance

The insurance indemnifies the Insured for legal costs and expenses in respect of Health & Safety at Work and Consumer Protection legislation arising out of all claims during any Period of Insurance.

DIRECTORS AND OFFICERS LIABILITY - INSURED

The insurance is limited to 50% of the amount of any claim loss costs or expenses to which the indemnity provided by this policy applies.

Limit of Indemnity: 50% of £5,000,000 any one period of insurance.

The insurance indemnifies the Insured for the Personal liability of Directors & Officers for actual or alleged error, misstatement, omission, neglect or breach of duty, or other act actually or allegedly committed or attempted in their capacity as Insured Persons of the Insured in respect of all claims made against the Insured and notified to the Insurer during any Period of Insurance.

ABUSE - INSURED

The insurance is limited to 50% of the amount of any claim loss costs or expenses to which the indemnity provided by this policy applies.

The insurance indemnifies the Insured for legal Liability for damages and legal costs for claims made and notified to the insurers during the Period of insurance arising out of Abuse.

Limit of Indemnity: 50% of £5,000,000 any one period of insurance.

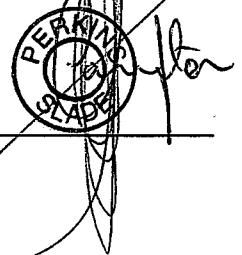
Retroactive Date: 01 January 1985

Date: 28 August 2008

Underwritten by

Royal and Sun Alliance Insurance plc (No 93792)
Registered in England and Wales at St Mark's Court,
Chart Way, Horsham, West Sussex, RH12 1XL
Authorised and Regulated by the Financial Services Authority.

Signed on behalf of the Company

A handwritten signature in black ink is written over a circular stamp. The stamp contains the text "PERKINS & WATSON" around the top edge and "1974" at the bottom. The signature is written in a cursive style and extends across the stamp and slightly to the right.

THE CERTIFICATE AND ENDORSEMENTS APPLICABLE TO THE COVER WORDING

This Certificate of Confirmation of Cover evidences that the named party below is a Member of Insuresport Mutual Limited for the current period. The protection provided by the Mutual is limited to £2,500,000 each & every covered event and is available for 50% of each claim. The terms, conditions, exceptions and extensions to the protection are as stated in the Rules, Cover Wording and this Certificate

MEMBERSHIP NO: MOUNTCOUNOFSCOT

THE A MEMBER: The Mountaineering Council of Scotland, unincorporated Club Members of the Mountaineering Council of Scotland and Committees and Active Members of unincorporated Club Members, incorporated Club Members of The Mountaineering Council of Scotland and their Active Members, and individual Members and Honorary Members of The Mountaineering Council of Scotland, each of whom is separately the Insured if declared to The Mountaineering Council of Scotland.

ACTIVITIES / BUSINESS:

- 1) **Mountaineering Council of Scotland** – National Representative Body for Mountaineering in Scotland

- 2) **Unincorporated Club Members and their Committees and Active Members, incorporated Club Members and their Active Members** – The authorised and recognised activities of the Insured Club and its officers, committees and members as such, consistent with the Club's constitution, including the arranging of and participation in all forms of mountaineering, hillwalking and climbing activities, instruction courses in skills relevant to such activities, social activities of interest to mountaineers, the publication of newsletters and journals about the club's activities and other mountaineering, hillwalking and climbing activities, and the maintenance of a library

- 3) **Individual Members and Honorary Members** – the arranging of and participation in all recognised forms of mountaineering, hillwalking and climbing activities, and participation in instruction in skills relevant to such activities, and in social activities of interest to mountaineers

PERIOD OF INDEMNITY -

FROM: 01 September 2008

TO: 31 August 2009

CONTRIBUTION: Refer to the MC of Scotland

COVER IN RESPECT OF SECTIONS 1, 2, 3, AND 4

The protection is limited to 50 per cent of the amount of any claim loss costs or expenses to which the indemnity provided by this Cover applies

SECTION 1	CIVIL LIABILITY	LIMIT OF INDEMNITY
	A) Any one claim made against the A Member and notified to the Mutual during the Period of Indemnity	£5,000,000
	B) All claims made against the A Member and notified to the Mutual during any Period of Indemnity in respect of products supplied	£5,000,000
	C) All claims made against the A Member and notified to the Mutual during any Period of Indemnity in respect of pollution or contamination of buildings or other structures or of water or land or of the atmosphere	£5,000,000

The protection covers the A Member for liability for damages and legal costs arising out of third party loss, injury or damage, in connection with the Business described above for claims made and notified to the insurers during the Period of Indemnity. Cover includes Breach of Professional Duty, damage to leased and rented premises, member to member liability, indemnity to principals and liability arising out of goods sold or supplied, including refreshments

SECTION 2	LEGAL DEFENCE COSTS	LIMIT OF INDEMNITY
	Part A The total amount payable by the Mutual in respect of all costs and expenses arising out of all claims during any Period of Indemnity	£250,000
	Part B The total amount payable by the Mutual in respect of all costs and expenses arising out of all claims during any Period of Indemnity	£250,000

SECTION 3

DIRECTORS AND OFFICERS LIABILITY - INSURED

Limit of Indemnity in the Aggregate for:

- (a) all **Claims** first made during the **Period of Indemnity** (including **Defence Costs**) £5,000,000
- (b) **Claims** for **Pollution** first made during the **Period of Indemnity** (**Defence Costs** only) £5,000,000
- (c) **Claims** for **Pollution** first made during the **Period of Indemnity** (shareholder action) £5,000,000

SECTION 4

**ADDITIONAL LIABILITY PROTECTION: - INSURED
ABUSE**

The total amount payable by the Mutual in respect of all losses costs and expenses during any Period of Indemnity £5,000,000

Retroactive Date: 01 January 1985

ENDORSEMENTS

