



Specialist Insurance for Sports, Hazardous Activities and Occupations



Adventures

Cover for almost any activity

Amateur & Professional Sports

Search & Rescue Cover

Available to EU Nationals

NEW Financial Failure Protection

2009/10

Adventures

A tailor-made insurance for almost any activity or occupation including amateur sports, manual work and hazardous pursuits.

Key features:

Tailor made cover

Adventures is available in two parts:-

Part A: includes essential cover for Medical Expenses, specialist Activity Equipment and up to £50,000 Search & Rescue costs.

Part B: provides additional cover to bring the policy into line with a 'standard' travel policy and includes:- Cancellation, Baggage, Personal Money, Travel Delay and Financial Failure (BONDPLUS).

BONDPLUS (Financial Failure) Cover

If your holiday/trip has to be cancelled due to the financial failure of your travel or accommodation provider you will be covered up to £1,500 per person when you purchase Part B.

24 Hour Emergency Medical Assistance

You will have access to a first class Medical Assistance Service. Experienced multi-lingual co-ordinators and medical specialists are available 24 hours a day, 365 days a year to resolve your medical problems. They will guarantee your medical costs, liaise with the treating doctor and arrange repatriation to your home country if medically necessary.

Top-up Cancellation cover

Part B already provides generous cover should you find it necessary to cancel or curtail your holiday. However, if the Sum Insured is insufficient for your specific requirements, we are able to offer a top-up facility (up to a maximum of £10,000 per person) on payment of an additional premium.

Pre-existing Medical Conditions

If you have an existing medical condition, a medical screening service is available. See page 5 for further details.

Eligibility

This policy is available to European Union residents who are registered with a General Practitioner and who do not have dual residency.

Cover is only available to persons aged 69 years and under.

Group Discounts

For larger parties travelling together and insured under the same policy, attractive discounts are available:-

21-50 persons	-	10% discount
51-100 persons	-	15% discount
101 or more	-	20% discount

Single Trip (maximum duration)

Cover is available up to 6 months continuous cover on Single Trip policies.

Annual Multi-trip cover

If you are taking two or more trips during the year, purchasing an annual policy may save you money as well as time. For a single premium you will be covered for an unlimited number of trips throughout the year, providing that no one trip exceeds 60 days duration.

**KNOW
BEFORE
YOU GO**



FCO TRAVEL ADVICE
know before you go
fco.gov.uk/travel

In association with the 'Know Before You Go' Campaign, we are working with the Foreign & Commonwealth Office (FCO) to do all that we can to help British travellers stay safe overseas. Before you go overseas, check out the FCO website at www.fco.gov.uk/travel. It is packed with essential travel advice and tips, and up-to-date country information.

Activity List

Premiums are based on your destination, the duration of your trip and the activities you are taking part in. The list below shows the most popular activities. Simply find the activity you are participating in and the premium category, then refer to the Premium Guide to calculate the premium required. If your chosen activity is not shown, please contact your Broker/ Agent or P J Hayman & Company Limited on **0845 230 3526** (Direct clients should phone **0845 230 0631**).

Activity	Premium category
Abseiling	ii
Activity Centre Holidays	ii
Amateur Sports (contact e.g. Rugby)	ii
Amateur Sports (non-contact e.g. Football, Tennis)	i
Athletics	i
Black Water Rafting	ii
BMX stunt/obstacle/riding (competitive)	iv
Boxing	ii
Bungee Jumping	ii
Canoeing/Rafting - over Grade 3 white water	iii
Canoeing/rafting (white water up to grade 3)	i
Canyoning	iv
Caving/Pot Holing	iv
Clay Pigeon Shooting	i
Cycling (leisure)	i
Diving over 30m	iii
Diving under 30m	i
Farm work (manual)	ii
Flying - learning	iii
Flying as pilot/passenger (private/small aircraft)	i
Glacier Walking (roped or where guides required)	iv
Gliding (learning)	iii
Gliding (pilot/passenger) not learning	ii
Go Karting	i
Hang Gliding (Europe only)	iv
Horse Riding/Jumping	iv
Horse Riding (not in competitions, no polo, Hunting, Jumping)	i
Hot Air Ballooning	iii
Jet Skiing	i
Kite Surfing	ii
Luge/Bobsleigh/Skeleton	iv
Manual work (ground level, no machinery)	ii
Marathon (outside UK)	ii
Marathon (within UK)	i
Marathon (extreme running)	iv
Martial Arts - Competitive	iii
Micro-lighting (Europe only)	iv
Motocross	iv
Motor Rallies/Competitions (not major events)	ii
Motor Track Days	iii

Activity	Premium category
Motorcycling (over 500cc - no racing), with appropriate UK licence	ii
Motorcycling (up to 500cc - no racing), with appropriate UK licence	i
Mountain Biking (not BMX - on or off road)	i
Mountaineering - Kilimanjaro	iv
Mountaineering - Europe	iv
Off-piste skiing (within Winter Sports Cover)	ii
Orienteering / Rambling	i
Overland Trips Africa/Asia/Latin America over 2 days	iii
Paint Balling/War Games	i
Parachuting/Sky Diving (Europe only)	iv
Paragliding/Paramotoring/Parasailing (Europe only)	iv
Parascending (over land)	ii
Parascending (over water)	i
Polo (non competitive)	ii
Polo (non-professional)	iv
Power Boating (non-competitive)	i
Quad Biking	i
Rock Climbing	iv
Rock Climbing (as part of an activity centre holiday)	ii
Safari (Booked in UK with Bona fide Operator)	i
Sand Boarding	ii
Shark Diving	iv
Skiing - Cross Country/Langlauf	i
Ski Instructors	iv
Skiing - Racing	iv
Skiing - Heli/Touring	iv
Sledging/Tobogganning	ii
Sleigh riding (reindeer, horses or dogs)	ii
Snow Mobiling/Ski Dooing	ii
Sydney Harbour Bridge	i
Trekking Below 4000m	ii
Trekking 4000m to 6000m	iv
Wake Boarding	ii
Working - non manual	i
Working - manual ground level no machinery	ii
Working - manual up to 9 metres / machinery	iii
Wrestling	ii
Yachting/Sailing (racing/crewing)	iii
Yachting/Sailing outside territorial waters	ii
Yachting/Sailing within territorial waters	i

Premium Guide

Valid from 1st March 2009 until further notice

Insurance Premium Tax (IPT) is included in the following premiums at the current rate of 17.5%.

United Kingdom

Period	Part 'A' Premium (18-64 Years)				+ Part B Premium any category
	i	ii	iii	iv	
'One off' 1 day	£6.00	£7.80	£9.60	£12.00	n/a
Up to 5 days	£8.00	£10.40	£12.80	£16.00	£6.00
Up to 9 days	£9.00	£11.70	£14.40	£18.00	£6.00
Up to 17 days	£13.00	£16.90	£20.80	£26.00	£6.00
Annual Multi-trip	£59.00	£76.70	£94.40	£118.00	£15.00

Europe* (as defined)

Period	Part 'A' Premium (18-64 Years)				+ Part B Premium any category
	i	ii	iii	iv	
'One off' 1 day	£13.00	£16.90	£20.80	£26.00	n/a
Up to 5 days	£20.00	£26.00	£32.00	£40.00	£12.00
Up to 9 days	£25.00	£32.50	£40.00	£50.00	£12.00
Up to 17 days	£31.00	£40.30	£49.60	£62.00	£12.00
Up to 24 days	£33.00	£42.90	£52.80	£66.00	£12.00
Up to 31 days	£39.00	£50.70	£62.40	£78.00	£12.00
Extra Weeks	£7.00	£9.10	£11.20	£14.00	see below**
Annual Multi-trip	£88.00	£114.40	£140.80	£176.00	£35.00

World Wide (excluding USA / Canada / Caribbean)

Period	Part 'A' Premium (18-64 Years)				+ Part B Premium any category
	i	ii	iii	iv	
'One off' 1 day	£19.00	£24.70	£30.40	£38.00	n/a
Up to 9 days	£34.00	£44.20	£54.40	£68.00	£24.00
Up to 17 days	£43.00	£55.90	£68.80	£86.00	£24.00
Up to 24 days	£50.00	£65.00	£80.00	£100.00	£24.00
Up to 31 days	£61.00	£79.30	£97.60	£122.00	£24.00
Extra Weeks	£14.00	£18.20	£22.40	£28.00	see below**
Annual Multi-trip	£131.00	£170.30	£209.60	£262.00	£69.00

World Wide (including USA / Canada / Caribbean)

Period	Part 'A' Premium (18-64 Years)				+ Part B Premium any category
	i	ii	iii	iv	
'One off' 1 day	£33.00	£42.90	£52.80	£66.00	n/a
Up to 9 days	£60.00	£78.00	£96.00	£120.00	£29.00
Up to 17 days	£71.00	£92.30	£113.60	£142.00	£29.00
Up to 24 days	£84.00	£109.20	£134.40	£168.00	£29.00
Up to 31 days	£94.00	£122.20	£150.40	£188.00	£29.00
Extra Weeks	£26.00	£33.80	£41.60	£52.00	see below**
Annual Multi-trip	£186.00	£241.80	£297.60	£372.00	£86.00

Adventures is in two parts. Part A - includes essential cover for Medical Expenses, specialist Activity Equipment and Search and Rescue costs. **Part B** - provides additional cover to bring the policy into line with a 'standard' travel policy and includes Cancellation, Baggage, Personal Money, Travel Delay, BONDPLUS (Financial Failure) cover, etc.

You choose the level of cover you require. **Part A** may be taken in isolation. **Part B** is only available if **Part A** has also been selected.

** The **Part B** premiums shown above apply for any period, so if you are going for 38 days to the USA this will still cost you only £29 for **Part B** in addition to the **Part A** premium.

Notes:

How to Calculate your Premium

Part 'A' Premiums

Priced according to destination, duration of trip and activity 'category' (i.e. i, ii, iii or iv).

If **Part 'B'** cover is required, a flat rate premium is payable irrespective of the activity category and duration of the trip. (**Part 'B'** cover is not available for 'One-off' 1 day trips).

To calculate the total premium required simply add the appropriate **Part 'A'** premium, to the **Part 'B'** supplement.

Child Discounts

Under 18s - accompanying an insured adult - 50% discount (applicable to both **Parts 'A' & 'B'**).

Age Loadings

Add 100% to **Part 'A'** for persons aged 65 to 69 years. No cover is available for persons 70 years of age or over.

Contact your Agent/Broker or P J Hayman & Company Limited to see what alternative cover is available.

Annual Multi-trip

Provides cover for an unlimited number of trips during the policy year, with a maximum trip duration of 60 days. Any trip must involve pre-booked accommodation unless it is an event taking place on a single day.

Cancellation Top-up Cover

If the £3,000 Sum Insured under Section 7 - Cancellation (or the £1,000 limit for Pre-paid Activity Courses) is insufficient for your specific requirements, you may increase the Cancellation cover limit (up to a maximum £10,000 per person) at a rate of £3.00 for each additional £100 insured.

Group Discounts

- 21-50 persons - 10% discount
- 51-100 persons - 15% discount
- 101 or more - 20% discount.

Maximum Period

6 months continuous cover on Single Trip policies.

Residents of the Channel Islands/Isle of Man

Are exempt from Insurance Premium Tax. Please deduct 14.9% from the published premiums

*Definition of Europe

The continent of Europe (west of the Ural Mountains), the Channel Islands, the Republic of Ireland, Madeira, Iceland, the Canary Islands, the Azores and countries with a Mediterranean coastline excluding Israel, Syria and Lebanon.

Premium Examples

As you would expect with such a flexible product there are many premium permutations. Please refer to the Premium Guide on page 4 or speak to your Broker/Agent or P J Hayman & Company Limited on 0845 230 3526 (Direct clients should phone 0845 230 0631).

Example 1	Example 2	Example 3
32 year old travelling within Europe for up to 9 days Diving - maximum depth 30 metres (Category i) holiday costing £1,400 Premium - Part A - £25.00 Part B - £12.00	45 year old travelling to the USA for a 17 days 'learning to glide' course (Category iii) overall holiday cost £2,700 (including £1,500 course fees) Premium - Part A - £113.60 Part B - £29.00 Course fee Top-up £500 @ £3.00% £15.00	A 67 year old, 52 year old and a 17 year old child, travelling together to the USA for a 21 day yachting holiday - inland waters only (Category i) costing £2,500 each. Premium - Part A 67 year old (+ 100% age load) £168.00 Part A 52 year old £84.00 Part A 17 year old £42.00 Part B x 2 (@ £29.00) £58.00 Part B x 1 (@ £14.50) £14.50
Total Premium £37.00	Total Premium £157.60	Total Premium £366.50

Premium examples shown include Insurance Premium Tax and are correct at time of going to press (March 2009) but are subject to change.

Medical Screening Questions

- 1) Do you have more than one of the following conditions?

Asthma (well controlled and not requiring supplementary oxygen), Benign Lumps, Cataracts, Diabetes (if well controlled and no associated conditions), Gall Stones/Gall Bladder removal, Gout, Under-active/Over-active Thyroid.

YES **NO**

- 2) Within the last 2 years, have you been treated as a hospital in-patient or been referred to a specialist consultant?

YES **NO**

- 3) Have you ever been treated for a breathing condition (other than Asthma as above), or heart related condition (including angina) or circulatory condition including Deep Vein Thrombosis or High Blood Pressure/ Hypertension?

YES **NO**

- 4) Have you been diagnosed with cancer within the last 5 years?

YES **NO**

If you have answered No to all questions you do not need to call the Medical Screening Line. If you have answered Yes to any of the questions please telephone the Medical Screening Line on **0845 230 5555** between the hours of 8.00am to 6.00pm Monday to Friday (closed Bank Holidays) to confirm acceptability of cover.

Note: You do not need to phone the Medical Screening Line if your trip is within the United Kingdom.

Summary of Cover (per Insured Person)
Part A cover – Sections 1-5; Part B cover – Sections 6-9

Section	Limits	Excess – per event
1. Medical & Emergency Expenses (Not UK) - Hospital Inconvenience Benefit - Emergency dental treatment (for relief of pain only) - Search & Rescue costs	£10,000,000 £400 (£20 per day) £200 £50,000 (£10,000 in country of domicile)	£100 per person (other than Hospital Inconvenience Benefit claims – Nil) £500 per person
2. Personal Accident	£10,000	Nil
3. Personal Liability	£2,000,000	Nil (£200 in respect of property damage)
4. Activity Equipment (Single item, pair or set limit) - Delayed activity equipment (over 12 hours) - Activity equipment hire	£1,000 £400 £200 £200	£50 per person Nil Nil
5. Legal Expenses	£25,000	Nil
6. Baggage, Personal Effects, Money & Documents Personal Possessions (Single item, pair or set limit) (Valuables limit) Delayed Baggage (over 12 hours) Loss of Personal Money Loss of Travel Documents (incl. Passport)	£1,500 £300 £300 £200 £250 £1,000	£50 per person Nil £50 per person £50 per person
7. Cancellation, Loss of Deposit or Curtailment (Pre-paid Activity Course Fees limit)	£3,000* £1,000*	£100 per person (other than loss of deposit claims - £15 per person)
8. Unexpected Events Travel Disruption (costs to reach destination) Travel Delay - each 12 hour delay - up to a maximum, or - Cancellation (after 12 hours delay) (Pre-paid Activity Course Fees limit)	£1,000 £30 £120 £3,000* £1,000*	£50 per person Nil Nil £100 per person
9. BONDPLUS (Financial Failure)	£1,500	Nil

* The Sums Insured for Cancellation & Curtailment (and pre-paid Activity Course) cover, may be increased to a maximum of £10,000 per person. Details of the premiums required are shown in the Premium Guide on page 4 of this leaflet.

Important Information

Eligibility

Cover is available to persons permanently residing in the European Union and who are registered with a General Practitioner and who do not have dual residency. Cover is only available to those persons aged 69 years and under.

Claims

If you need to make a claim, we aim to settle it within 5 working days, subject to receipt of a completed claim form and you providing all the necessary supporting documentation. Please refer to your policy wording for the specific Claims Procedure.

Complaints

Our aim is at all times to provide a first class standard of service. However if you are unhappy with the service provided for any reason, or have cause for complaint, please follow the procedure shown in the policy wording.

Money Back Guarantee

Please read the policy carefully. If the Insurance does not meet your requirements please return it within 14 days of the date of issue but before departure date. Provided no claim has been made your premium will be refunded in full.

*Other travel insurance policies available from
P J Hayman & Company Limited*

Free Spirit

Cover for travellers (up to 85 years) with pre-existing medical conditions

Longstay/ Backpacker

1-18 months cover

Groups

For parties of 10 or more

Euro Plus

European short break & vehicle breakdown cover

Travel Plus

The complete travel insurance scheme offering Single trip and Annual multi-trip cover.

Business

Comprehensive cover for the Business traveller

UK Plus

Cover for travellers taking UK breaks.

Coach Plus

Specialist cover for the UK or European Coach passenger

24/7 Cruise

Specialist policy for cruise holidays

Please also contact us for details of our Expatriate Healthcare, Employee and Personal Accident insurances and our wide range of Tour Operator schemes (including Scheduled Airline Failure, Disaster Management Insurance, Tour Operator Liability and Financial Failure cover).

Specimen copies of all our policies may be obtained from your Broker / Agent or direct from: P J Hayman & Company Limited, Stansted House, Rowlands Castle, Hampshire PO9 6DX Telephone: **0845 230 3526**

Fax: 0239 241 9019

Details of all our products and schemes are available at:

www.pjhayman.com