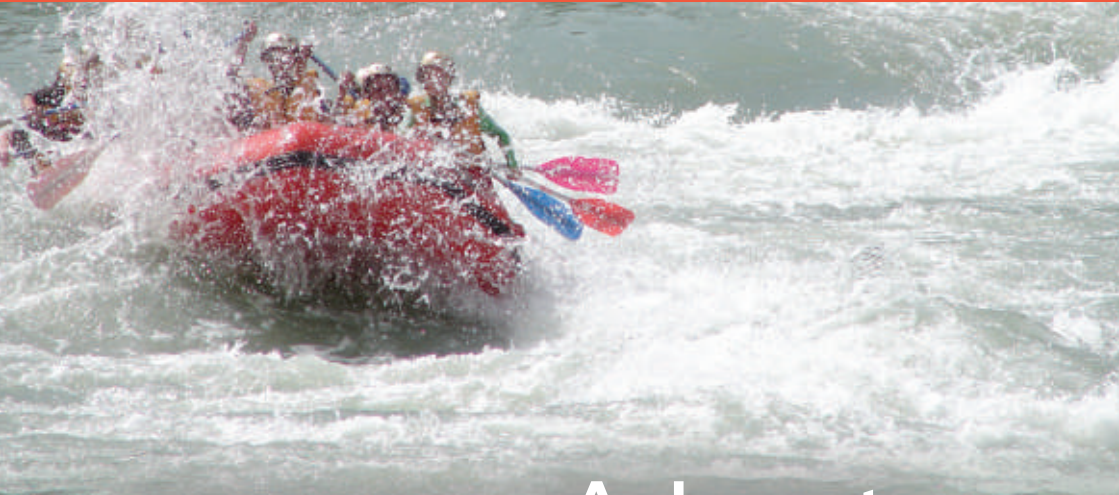




Specialist insurance for sports, hazardous activities and occupations



Adventures

Cover for almost any activity
Amateur & Professional sports
Search & Rescue cover
Group discounts up to 20%

2011/12

www.adventuresinsurance.co.uk

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 and emergency expenses, specialist activity equipment and up to £50,000 search & rescue costs, as well as personal accident, personal liability and legal expenses.

Part B

Provides additional cover to bring the policy into line with a 'standard' travel policy and includes cancellation, curtailment, personal possessions, personal money and travel delay.

Part A may be taken in isolation.

Part B can only be taken with Part A.

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 if medically necessary.

Group discounts of up to 20%

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

Pre-existing medical conditions

If you, or anyone to be insured, have an existing medical condition, a medical screening service is available to confirm acceptability of cover. See pages 4 and 5 of the policy wording for further details.

Single Trip*

Provides cover for individual trips of up to 6 months duration. For people aged 60-69, the maximum trip duration is 3 months.

Annual Multi-trip option*

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 any number of trips throughout the year up to a maximum of 60 days each trip.

*Please note: a trip must involve pre-booked accommodation or travel unless it is a "one-off" event taking place on a single day.

Top-up Activity Equipment cover

Part A includes cover for specialist Activity Equipment up to £1,000 per person with a single item limit of £400. For an additional premium you can increase these limits up to £10,000 per person with a single item limit of £1,500. This option is available on Single Trip cover only.

Top-up Cancellation cover

If you select Part B you will be covered up to £3,000 per person (including up to £1,000 for pre-paid activity course fees) should you find it necessary to cancel, curtail or abandon your holiday/trip. If a higher limit is required, you can increase your cover (including the limit for pre-paid activity course fees) up to an overall maximum of £10,000 per person for an additional premium. This option is available on Single Trip cover only.

Important information

Eligibility

Available to people aged up to 69 years who are registered with a medical practitioner and permanently resident in the United Kingdom including Channel Islands and Isle of Man.

Claims

If you need to make a claim, we aim to settle it within 10 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 complaints procedure shown in the policy wording.

Money back guarantee

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.

Premium examples

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	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)	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 - £28.10 Part B - £12.30	Premium - Part A - £128.00 Part B - £29.60 Course fee Top-up £500 @ £3.00 for each £100 required £15.00	Premium - Part A 67 year old £189.20 (+ 100% age load) Part A 52 year old £94.60 Part A 17 year old £47.30 Part B x 2 (@ £29.60) £59.20 Part B x 1 (@ £14.80) £14.80
Total Premium £40.40	Total Premium £172.60	Total Premium £405.10

Premium examples shown include Insurance Premium Tax (IPT) at the current rate.

*Definition of Europe

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

How to apply

The list of activities, rating categories and premiums are shown within the **Underwriting Guide†** which you can view and download from our website www.adventuresinsurance.co.uk

Brokers/Agents can issue policies for clients using the separate Application Form or by contacting the Broker Support Team on **0845 230 3526** (9am – 5pm Monday to Friday, closed Bank Holidays).

If you are a direct customer, please call us on **0845 230 0631** (8am – 6pm Monday to Friday, closed Bank Holidays). Alternatively, visit www.adventuresinsurance.co.uk and complete and return the Application Form with your payment to P J Hayman & Company Limited, Stansted House, Rowlands Castle, Hampshire, PO9 6DX.

† Please note: the **Underwriting Guide** will be reviewed and updated from time to time and as such, you should re-visit our website on a regular basis.

Wide-ranging cover

The following is a summary of the main cover limits. The full terms and conditions can be found in the policy wording, a copy of which is available from your Broker/Agent or via our website www.adventuresinsurance.co.uk

Cover	Limits (up to) - per person	Excess* per person
Part A		
Medical & Emergency Expenses** Emergency dental treatment (for relief of pain only) Burial Costs/Body Repatriation Hospital Inconvenience Benefit Search & Rescue costs	£10,000,000 £200 £3,500 £400 (£20 per day) £50,000 (£10,000 in country of domicile)	£100 per person Nil £500 per person
Personal Accident	£10,000	Nil
Personal Liability	£2,000,000	Nil (£200 property damage)
Activity Equipment Single items, pair or set limit Delayed Activity Equipment (over 12 hours) Activity Equipment Hire	£1,000*** £400*** £200 £200	£50 per person Nil Nil
Legal Expenses	£25,000	Nil
Part B		
Possessions, Personal Effects, Money & Documents Personal Possessions Single items, pair or set limit Valuables limit Delayed Possessions (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
Cancellation, Loss of Deposit or Curtailment Pre-paid Activity Course Fees limit	£3,000**** £1,000****	£100 (£15 loss of deposit) per person
Unexpected Events Travel Disruption (costs to reach destination) Travel Delay or Abandonment (after 12 hours delay) Pre-paid Activity Course Fees limit	£1,000 £120 (£30 each 12 hours) £3,000**** £1,000****	£50 per person Nil £100 per person

* The Excess is the first amount of each claim, per section, for each separate incident, payable for each insured person.

** Cover under Medical & Emergency Expenses is not available in your home country.

*** Under a Single Trip policy, the sums insured for Activity Equipment / Single items, pair or set limit may be increased to a maximum of **£10,000** per person (£1,500 single items, pair or set limit).

**** Under a Single Trip policy, the sums insured for Cancellation / Curtailment (including pre-paid Activity Course Fees) and Abandonment cover, may be increased to a maximum of **£10,000** per person.

All details shown in this leaflet are correct at the time of going to print but are subject to change without notice.