



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%

2010/11

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, personal possessions, personal money, travel delay and BONDPLUS (financial failure).

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.

Eligibility

Adventures is available to people aged up to 69 years who are resident and registered with a medical practitioner in the United Kingdom, Channel Islands and Isle of Man.

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. See page 6 for further details.

Single Trip

Cover is available for individual trips of up to 6 months duration.

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 an unlimited number of trips throughout the year providing that no one trip exceeds 60 days duration.

Top-up Cancellation cover

Part B already provides generous cover should you find it necessary to cancel, curtail or abandon your holiday/trip. However, if the sum insured is insufficient for your specific requirements, we offer a top-up facility providing cover up to a maximum of £10,000 per person on payment of an additional premium. See page 4 for details.

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.

**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 customers 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
Animal Sanctuary (Domestic Animals)	ii
Animal Sanctuary (Wild Animals)	iii
Athletics	i
Black Water Rafting	ii
BMX stunt/obstacle/riding (competitive)	iv
Boxing	ii
Bungee Jumping	ii
Canoeing/Rafting - Grade 3-5	iii
Canoeing/rafting (white water up to Grade 3)	i
Canyoning	iv
Caving/Pot Holing	iv
Clay Pigeon Shooting	i
Cycling/Mountain Biking (leisure on/off road no BMX)	i
Diving over 30m	iii
Diving under 30m	i
Farm work (manual)	ii
Flying - (private/small aircraft) learning	iii
Flying/Gliding as pilot	ii
Flying/Gliding (passenger) not learning	i
Glacier Walking (roped or where guides required)	iv
Gliding (learning)	iii
Go Karting	i
Hang Gliding (Europe only)	iv
Horse Jumping	iv
Horse Riding (not in competitions, no polo, Hunting, Jumping)	i
Hot Air Ballooning (pilot)	iii
Jet Skiing	i
Kite Surfing	ii
Luge/Bobsleigh/Skeleton	iv
Marathon (outside UK)	ii
Marathon (within UK)	i
Marathon (extreme/desert running)	iv
Martial Arts (Non Competitive)	ii
Martial Arts (Competitive)	iii
Micro-lighting (Europe only)	iv
Motocross	iv
Motor Rallies/Competitions (not major events)	ii

Activity	Premium category
Motor Track Days	iii
Motorcycling (over 500cc - no racing), with appropriate UK licence	ii
Motorcycling (up to 500cc - no racing), with appropriate UK licence	i
Mountaineering - Kilimanjaro	iv
Mountaineering - Europe	iv
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
Trekking Below 4000m	ii
Trekking 4000m to 6000m	iv
Wake Boarding	ii
Winter Sports (including off-piste skiing)	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

The premiums shown are valid from 1st August 2010 until further notice.
Insurance Premium Tax at the current rate of 17.5% is included (August 2010).

United Kingdom

Period	Part 'A' Premium (18-64 Years)				+ Part B Premium any category (18-69 Years)
	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	£12.00	£16.90	£20.80	£26.00	£6.00
Annual Multi-trip	£58.00	£76.70	£94.40	£118.00	£15.00

Europe* (as defined)

Period	Part 'A' Premium (18-64 Years)				+ Part B Premium any category (18-69 Years)
	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 (18-69 Years)
	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 (18-69 Years)
	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, Personal Possessions, Personal Money, Travel Delay and BONDPLUS (financial failure).

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

Age loadings

For persons aged 65-69 years, add 100% to the **Part 'A'** premium. 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 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 duration

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 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.

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

Section	Limits (up to) - per person	Excess – per event
Part A		
Medical & Emergency Expenses* Emergency dental treatment (for relief of pain only)	£10,000,000 £200	£100 per person
Hospital Inconvenience Benefit	£400 (£20 per day)	Nil
Search & Rescue costs	£50,000 (£10,000 in country of domicile)	£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	£1,000 £400	£50 per person
Delayed activity equipment (over 12 hours)	£200	Nil
Activity equipment hire	£200	Nil
Legal Expenses	£25,000	Nil
Part B		
Possessions, Personal Effects, Money & Documents		
Personal Possessions Single items, pair or set limit	£1,500 £300	£50 per person
Valuables limit	£300	
Delayed Possessions (over 12 hours)	£200	Nil
Loss of Personal Money	£250	£50 per person
Loss of Personal Documents (incl. Passport)	£1,000	£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)	£1,000	£50 per person
Travel Delay or	£120 (£30 each 12 hours)	Nil
Abandonment (after 12 hours delay) Pre-paid Activity Course Fees limit	£3,000** £1,000**	£100 per person
BONDPLUS (financial failure)	£1,500	Nil

* Cover under Medical & Emergency Expenses is not available in the home country where you reside (this policy is available to people who are resident and registered with a medical practitioner in the United Kingdom, Channel Islands and Isle of Man).

** 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. Details of the premiums required are shown in the Premium Guide on page 4 (**Cancellation top-up cover**).

How to Apply

For Brokers/Agents:

To obtain cover, please complete the separate Application Form and return it by email (info@pjhayman.com), fax (**023 9241 9019**) or post to:

P J Hayman & Company Limited,
Stansted House,
Rowlands Castle,
Hampshire PO9 6DX

Alternatively, contact Broker Support on **0845 230 3526** (opening hours 9am - 5pm Monday to Friday, closed Bank Holidays)

For Direct Customers:

Visit our website www.adventuresinsurance.co.uk or call us on **0845 230 0631** (opening hours 8am - 6pm Monday to Friday, closed Bank Holidays)

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 - £25.00 Part B - £12.00	Premium - Part A - £113.60 Part B - £29.00 Course fee Top-up £500 @ £3.00 for each £15.00 £100 required	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 (IPT) at the current rate of 17.5% (Aug 2010).

Medical Screening Questions

- 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**
- Within the last 2 years, have you been treated as a hospital in-patient or been referred to a specialist consultant?
YES **NO**
- Have you ever been treated for a breathing condition (other than Asthma - well controlled and not requiring supplementary oxygen), or heart related condition (including angina) or circulatory condition including Deep Vein Thrombosis or High Blood Pressure/Hypertension?
YES **NO**
- 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 8am to 6pm Monday to Friday (closed Bank Holidays) to confirm acceptability of cover.

Note: You do not need to phone the Medical Screening Line if you are a resident of the United Kingdom and your trip is within the United Kingdom (England, Scotland, Wales and Northern Ireland).

Important Information

Eligibility

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

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 ("cooling off" period)

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.

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