

# Longstay & Backpacker

extended stay travel insurance

## Underwriting Guide

Longstay & Backpacker 2018/19  
Edition 2 - April 2018

**Contains the following:**

- Eligibility
- Health Conditions & Medical Screening
- Summary of Cover
- Trip Duration
- Age Limits
- Geographical Areas
- Policy Cancellation Terms
- Activity Packs

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## Underwriting Information

### Insurers

**For Sections A and B1 to B8:** URV, Branch Office of Union Reiseversicherung AG for the United Kingdom and the Republic of Ireland and administered in the United Kingdom and Ireland by Travel Insurance Facilities plc.

**Section C1:** UK General Insurance Ltd on behalf of Great Lakes Insurance SE and administered by Legal Insurance Management Limited.

**Section C2:** UK General Insurance Ltd on behalf of Great Lakes Insurance SE and arranged by Supercover Insurance Ltd.

**Arranged by:** P J Hayman & Company Limited.

### Criteria for Purchase/Eligibility

This policy is only available to people who:

- Are permanently resident in the United Kingdom, the Channel Islands or for British Forces Posted Overseas (BFPO) only and have not spent more than 6 months overseas in the 12 months before purchasing cover.
- Have not started the trip.
- Travel within 15 months of the start date of your policy.
- Are not making a one-way trip.
- Are not travelling within your home country for less than 3 days.
- Are not taking a cruise.
- Are not making a stop-over of more than 7 days in total.
- Will not make more than 2 return trips to your home country (each trip not exceeding 21 days in total).
- Are travelling with the intention to return to the United Kingdom, Channel Islands or BFPO within your trip dates, unless an extension has been agreed with us and we have confirmed in writing.
- Are not travelling specifically to receive medical treatment during your trip or in the knowledge that you are likely to need treatment.

### Trip Duration

- Maximum trip duration 18 months

### Age Limits

- **Backpacker**  
Not aged 40 years or over on the date you purchase your policy.
- **Longstay or Longstay PLUS**  
Europe & Australia/New Zealand - not aged 76 years or over on the date you purchase your policy.  
Worldwide - not aged 70 years or over on the date you purchase your policy.

### What to do in a Medical Emergency

Lonstay/Backpacker operates a 24 hour Medical Emergency Assistance.

In the event of any illness, injury or accident involving anyone insured under this policy where the anticipated costs are likely to exceed £500, you must notify the 24 hour Emergency Medical Assistant Service. **+44 (0)203 829 6745**

Outpatient bills for less than £500 should be paid at the time and claimed on your return.

It is very important to obtain an itemised receipt for any monies paid for medical treatment.

### Cancelling your Policies

- You have a 'cooling off' period where, should you decide that you find that the terms and conditions do not meet your requirements and provided you have not travelled or claimed on the policy, you can advise us within 14 days of purchase for a full refund to be considered.
- Should you wish to cancel your policy outside of the 14 day cooling off period, the following terms will be applied:  
Single Trip policies - provided you have not made a claim on the policy (irrespective of whether your claim was successful or not) and you confirm in writing that there is no claim pending, should you choose to cancel, a refund of 50% of the policy premium and any additional premium applied to your existing medical conditions will apply.
- If you are intending to claim, or have made a claim (irrespective of whether your claim was successful or not) we will not consider refunding any proportion of your premium.
- We reserve the right to give 7 days notice of cancellation of this policy, without refund, by recorded delivery to you at your last known address in the event of the following circumstances; fraud, suspected fraud, misleading information or deliberate misrepresentation, or abusive behaviour to any of our staff or agents.

## **Making a Claim**

### **For Sections A & B1 to B8**

We have appointed Travel Claims Facilities to look after your claim. If you require a claim form please obtain a form from the internet at: [www.policyholderclaims.co.uk](http://www.policyholderclaims.co.uk)

or advise the section of the insurance on which you want to claim and the scheme reference to:

Travel Claims Facilities, PO Box 395, Hertford SG13 9JW

Telephone: **0203 829 6761** 8am - 8pm Monday to Friday or 9am - 1pm Saturday

Fax: 08706 205 001

### **For Section C1**

In the event of a claim under this policy, you must call the Emergency Helpline Number on 033 33 70 70 70 and report the circumstances that have given rise to a claim. The Emergency Helpline Number is operated 24 hours a day 365 days a year.

### **For Section C2**

You must notify Direct Group Ltd, the claims handler, on 0203 794 9300 Monday to Friday 9am to 6pm.

Email: [gadgetclaims@directgroup.co.uk](mailto:gadgetclaims@directgroup.co.uk)

## **Making a Complaint**

In the first instance, please contact:

### **Sale of the Policy**

The Customer Services Manager, P J Hayman & Company Limited

Stansted House, Rowlands Castle, Hampshire PO9 6DX

Email: [customerservices@pjhayman.com](mailto:customerservices@pjhayman.com)

### **For Sections A & B1 to B8, Claims, Medical Screening and Assistance Services**

The Branch Manager, URV, 1 Tower View, Kings Hill, West Malling ME19 4UJ

### **For Section C1**

The Managing Director, Legal Insurance Management Ltd, 1 Hagley Court North, The Waterfront, Brierley Hill, West Midlands DY5 1XF

Email: [tellus@legalim.co.uk](mailto:tellus@legalim.co.uk)

### **For Section C2**

Direct Group Ltd

Direct Group, PO Box 1291, Preston PR2 0QJ

Tel: 0203 794 9300

Email: [customer.relations@ryandirectgroup.co.uk](mailto:customer.relations@ryandirectgroup.co.uk)

**Please refer to the Longstay & Backpacker Policy Wording for full details.**

## Geographical Areas for Rating

**Europe** - Albania, Algeria, Andorra, Armenia, Austria, Azerbaijan, Azores, Balearics, Belarus, Belgium, Bosnia-Herzegovina, Bulgaria, Canary Islands, Channel Islands, Corsica, Croatia, Cyprus, Czech Republic, Denmark, Egypt, Estonia, Faroe Islands, Finland, France, Georgia, Germany, Gibraltar, Greece (and the Greek Islands), Holland (Netherlands), Hungary, Iceland, Italy, Kosovo, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Madeira, Malta, Moldova, Monaco, Montenegro, Morocco, Norway, Poland, Portugal, Republic of Ireland, Romania, Russia, San Marino, Sardinia, Serbia, Sicily, Slovakia, Slovenia, Spain, Sweden, Switzerland, Tunisia, Turkey, Ukraine, United Kingdom, Vatican City.

**Australia & New Zealand** - Australia, including Territory of Cocos (Keeling Islands, The Territory of Christmas Island, Norfolk Island and Lord Howe Island) and New Zealand, including the Cook Islands, Niue and Tokelau.

**Worldwide** - *excluding* Canada, the Caribbean, USA

**Worldwide** - *including* Canada, the Caribbean and the USA

## Cover Options & Premium Notes

### Consular Assist

Included on Longstay PLUS only

### Gadget Cover

Included on Longstay and Longstay PLUS only

### Activity Pack 1

Included Free

### Activity Packs 2, 3 & 4

Additional premium required

### Excess Waiver

£15 per person (£30 per Family)

Note: The excess for Section C2 – Gadget cover would still apply along with any excess imposed by Travel Administration Facilities in respect of any Pre-existing Medical Conditions.

### Stop Over Extension

Up to 7 days in a higher rated area – included Free

### Return Home Cover

Up to 2 trips, each up to a maximum of 21 days per trip during the policy period – included Free.

Note: cover is suspended during the period at home - refer to the Policy Wording for full terms & conditions)

### Family Cover

Family cover is available for 2 adults and up to 4 children under 18 years of age travelling together.

The rate required is 2.5 times the premium of the oldest traveller.

## Health Conditions & Medical Screening

**Important:** Please be aware under the Insurance Act 2016, non-disclosure of medical conditions could result in the claim being subject to a proportional charge against the final settlement should it be found that the condition would have been covered if disclosed.

Please ensure you, as a Broker/Agent, are aware of all relevant facts at the point of sale and you have discussed the full medical history with your insured and you have completed/read the Medical Screening Questions (as follows or on page 2 of the policy wording).

### Disclosure of existing medical conditions

Your policies may not cover claims arising from your existing medical conditions. You need to tell us anything you know that is likely to affect our acceptance of your cover.

<p><b>Existing medical conditions</b> - so that we can ensure you are provided with the best cover we can offer please read the following questions carefully:</p>	
<p>Have <b>you</b>, or anyone insured under this policy, ever been diagnosed or received treatment for:</p> <ul style="list-style-type: none"> <li>• any heart or circulatory condition?</li> <li>• a stroke or high blood pressure?</li> <li>• a breathing condition (including asthma)?</li> <li>• any type of cancer?</li> <li>• any type of diabetes?</li> </ul>	<p>YES</p>
<p>NO</p>	
<p>In the last 2 years - have <b>you</b>, or anyone insured under this policy been:</p> <ul style="list-style-type: none"> <li>• treated for any serious or re-occurring <b>medical condition</b>?</li> <li>• asked to take regular prescribed medication?</li> <li>• referred to a specialist or consultant at a hospital for tests, diagnosis or treatment?</li> </ul>	<p>YES</p>
<p>NO</p>	
<p>Are <b>you</b> or anyone insured under this policy waiting for any tests or treatment of any description?</p>	<p>YES</p>
<p>NO</p>	
<p>Has <b>your</b> doctor altered <b>your</b> regular prescribed medication in the last 6 months?</p>	<p>YES</p>
<p>NO</p>	
<p>Full cover is available under this policy. If <b>you</b> answers change to "YES" during the period of insurance, please visit <a href="http://www.pjlongstay.protectif.co.uk">www.pjlongstay.protectif.co.uk</a> or contact Travel Administration Facilities on <b>0203 829 3855</b></p>	

If you have answered 'YES' to any of the questions on the left, you **must** tell us, in order to obtain cover for your **medical condition(s)**, although an increased premium may be required to do so.

To enable us to consider your **medical condition** please visit [www.pjlongstay.protectif.co.uk](http://www.pjlongstay.protectif.co.uk) or contact Travel Administration Facilities on **0203 829 3855**

You need to keep copies of all letters we send you for future reference. Your failure to disclose any relevant information may mean that your policy will not cover you and it may invalidate it altogether. We reserve the right to charge an increased premium, decline, withdraw, increase the policy excess, cancel or restrict cover for any person where the facts disclosed are considered unacceptable to us. Should we require any additional premium, and you accept our offer, this should be paid to Travel Administration Facilities either by debit/credit card or cheque, made payable to URV, and sent within 14 days of receipt. Should you decide not to pay the additional premium the declared medical condition will not be covered. Full confirmation of our terms and conditions will be sent out to your address after your call. Any additional medical conditions not declared to us will not be covered. Any terms and conditions declared under this policy will also be recorded under your travel insurance policy so that you do not need to declare these twice.

### Please Note:

- We are unable to provide any cover for your existing medical condition, unless we have agreed cover in writing and any additional premium has been paid.
- We are unable to provide any cover for claims arising from a known existing medical condition of a close relative, a close business associate or a travelling companion not insured by us or any recognised complication caused by the existing medical condition.

## Pregnancy

Our policies include emergency medical expenses cover for pregnancy and childbirth from week 0 to week 28 inclusive whilst you are away.

From the start of week 29 to week 40 of the pregnancy, there is no cover for claims relating to normal pregnancy and normal childbirth or cancellation, however, medical expenses and cancellation cover will be provided if any of the following complications arise: Toxaemia, Gestational hypertension, Ectopic pregnancy, Post-partum haemorrhage, Pre-eclampsia, Molar pregnancy or hydatidiform mole, Retained placenta membrane, Placental abruption, Hyperemesis gravidarum, Placenta praevia, Stillbirth, Miscarriage, Emergency Caesarean, A termination needed for medical reasons, Premature birth more than 12 weeks (or 16 weeks if you know you are having more than one baby) before the expected delivery date.

Please note we will not cover denial of boarding by your carrier so you should check that you will be able to travel with the carrier/airline in advance. It is essential, if at the time of booking your trip you are aware that you are pregnant, that you ensure that you are able to have the required vaccinations for that trip; no cover will be provided for cancellation in the event that, after booking you discover travel is advised against or you are unable to receive the appropriate and required vaccinations for that country.

## Change in Medical Condition or Ongoing Medication

If your health or your ongoing medication changes between the date the policy was bought and the date of travel you must advise Travel Administration Facilities at [www.pjlongstay.protectif.co.uk](http://www.pjlongstay.protectif.co.uk) or contact us on **0203 829 3855**, as soon as possible. We will advise you what cover we are able to provide after the date of diagnosis.

We reserve the right to increase the premium, increase the excess, exclude the condition or withdraw the cover should the stability of the condition make it necessary.

## Policy Cover & Limits

The following is only a summary of the main cover limits. You should read the Policy Wording for the full terms and conditions.

### Summary of Cover

Policy section	'Backpacker' policy (up to)	'Longstay' policy (up to)	'Longstay PLUS' policy (up to)	Excess*
<b>Policy A - Pre-travel policy</b>				
A. Cancellation Charges	£1,000	£2,500	£2,500	£75**
<b>Policy B - Travel policy</b>				
B1. Departure delay	no cover	£20 after first full 12 hrs £10 after each following full 12 hrs up to a maximum of £100	£20 after first full 12 hrs £10 after each following full 12 hrs up to a maximum of £100	Nil
Missed departure	no cover	£1,000	£1,000	Nil
Abandonment (after 24 hrs)	no cover	£2,500	£2,500	£75
B2. Personal possessions	£100 for each individual item no cover for valuables maximum of £500 in total	£250 for each individual item £250 in total for all valuables maximum of £2,000 in total	£250 for each individual item £250 in total for all valuables maximum of £2,000 in total	£50
Possessions delayed in transit (over 12 hrs)	no cover	essential items up to £100	essential items up to £100	Nil
B3. Personal money, passport & travel documents	no cover	£250 in cash on your person £500 in total	£250 in cash on your person £500 in total	£50
Loss of passport & travel documents	no cover	£250 necessary travel and accommodation costs	£250 necessary travel and accommodation costs	Nil
B4. Emergency medical expenses outside your home country	£2,000,000	£5,000,000	£5,000,000	£75
State hospital benefit	£200 (£10 for each full 24 hrs) if you are confined to a hospital bed in a state hospital	£400 (£20 for each full 24 hrs) if you are confined to a hospital bed in a state hospital	£400 (£20 for each full 24 hrs) if you are confined to a hospital bed in a state hospital	Nil
B5. Curtailment (cutting short your trip)	£250 additional costs for transport and accommodation to return you to your overseas international departure point	£500 additional costs for transport and accommodation to return you to your overseas international departure point	£500 additional costs for transport and accommodation to return you to your overseas international departure point	£75
B6. Personal liability	£1,000,000	£2,000,000	£2,000,000	£250 property damage; £50 other claims
B7. Accidental death & disability benefit	£5,000***	£15,000 ***	£15,000 ***	Nil
B8. Legal advice and expenses	no cover	£25,000	£25,000	£50
C1. Consular assist cover	no cover	no cover	Insured Incident	Nil
C2. Gadget cover	no cover	£1,000	£1,000	£50

#### Notes:

\* All excesses shown for this policy are payable by each insured-person, per section and for each incident giving rise to a separate claim. If you have paid the additional premium for Excess Waiver, the excess would be reduced to Nil in the event of a claim (the excess for Section C2 would still apply). Any Excess imposed by us following your call to TravelAdministrationFacilities will still apply.

\*\* Section A - for deposit only claims the Excess is reduced to £25.

\*\*\* Cover for accidental death is reduced to £1,000 if your age is under eighteen (18) years at the time of the incident.



## Sports & Activities

Unlike other policies we cover many sports and activities as standard; no additional premium is required for activities listed in Activity Pack 1. We have categorised the activities that are not covered as standard into 3 further bands. If you do not see your chosen activity, do not worry, we may cover it, but you must contact us so we can discuss the activity and what, if any, additional premium is necessary.

All of the activities are covered on a non-professional and non-competitive basis, unless otherwise stated. We consider 'professional or competitive' to be activities/sports where **you** are either paid for participating in, receive any element of sponsorship, fees or prize money in excess of **£200**.

Any claims which arise whilst undertaking any of these activities for any purpose other than leisure (examples of non-leisure purposes include professional / semi - professional / paid / sponsored racing, timed events - unless otherwise specified, professional, display events, photo shoots, etc...) will not be covered under this policy.

Safety guidelines provided from a professional event company or organiser must be followed. Failure to do so will invalidate a claim.

Please Note: those activities marked with an asterisk (\*) do not have Accidental Death & Disability Benefit or Personal Liability cover.

### Activity Pack 1 - covered as standard

Abseiling, Aerobics, Amateur Athletic Field Events/Track Events, Angling, Animal Sanctuary/Refuge Work, Archery\*, Athletics, Badminton, Ballooning - Hot Air, Bamboo Rafting, Banana Boating, Bar Work, Baseball, Basketball, Beach Games, Beach Swimming, Biathlon, Billiards, Bird Watching, Body Boarding, Bowling, Bowls, Boxing Training, Bridge, Bridge Swinging, Bungee Jumping, Camel Trekking, Camping, Canoeing\* (excluding white water), Caravanning, Catamaran Sailing\* (inshore), Chess, Clay Pigeon Shooting\*, Climbing, Cricket, Croquet, Curling, Cycle Touring/Cycling (under 1,000m), Dancing, Darts, Deep Sea Fishing, Diving, Driving any Motorised Vehicle, Elephant Trekking (UK-booked), Farm Work, Fell Running, Fell Walking, Fencing, Fishing, Fives, Flag football, Flying as a passenger\* (private/small aircraft/helicopter), Football, Football - Beach Kick Around, Fresh Water/Sea Fishing, Frisbee, Fruit or Vegetable Picking, Glass Bottom Boats, Gliding (learning non competition), Golf, Gorilla Trekking, Gymnastics, Highland games, Hiking up to 1,000m, Hill Walking up to 1,000m, Historical Research, Horse Riding (no jumping), Hot Air Ballooning\*, Indoor Skating, Jet Boating\*, Jet Skiing\*, Jogging, Kayaking\* (up to grade 2 rivers only), Keepfit, Kiting, Korfball, Low Ropes, Manual Labour (work that involves the lifting or carrying of heavy items less than 25kg, work at below the level of 2 storeys high but excluding any form of work underground), Marathons, Model Flying, Model Sports, Motorcycling with appropriate UK licence, Mountain Biking (on road non-racing), Netball, Orienteering, Overland Trips, Petanque, Pigeon racing, Pony Trekking, Pool, Power Lifting, Quoits, Rackets, Rafting\*, Rambling up to 1,000m, Rap Running/Jumping, Raquet Ball, Re-Enactment, Restaurant Work, Rifle Range\*, Ringos, River Walking, Rock Scrambling (under 4,000m), Rounders, Rowing\*, Running, Sprint/Long Distance, Safari (UK organised), Safari Trekking, Sailing\*/Yachting\* (inshore), Scuba Diving\* (to 30m if qualified or with qualified instructor - not solo), Sea Fishing, Shinty, Shooting (target range-not hunting), Small Bore Target Shooting, Snooker, Snorkelling, Soccer, Softball, Squash (amateur), Stoolball, Stoopball, Surfing\* (amateur), Swim Trekking, Swimming (pool - not open water swimming), Swimming with Dolphins, Sydney Harbour Bridge, Table Tennis, Team Games, Ten Pin Bowling, Tennis, Trekking 1,000m, Triathlon, Tubing\*, Tug of War, Volleyball, Water Skiing\* (amateur), Weight Lifting, Whale Watching, White Water Rafting\* (grade 1 to 3), Windsurfing\*/Boardsailing\*/Sailboarding\*, Yachting\* (inshore), Yoga.

### Activity Pack 2 - Additional premium required

Adventure Racing (up to 12 hours), Airsoft\*, American Football, Big Foot Skiing, Blade Skating, Bobbing, Breathing Observation Bubble (BOB), Canoeing (white water grade 1 to 3), Canyoning, Cat Skiing, Cross Country Running, Cross Country Skiing, Dragon Boat Racing, Dry Slope Skiing, Elephant Riding/Trekking (non-UK booked), Equestrian, Falconry, Flying crew/pilot\*, Flying Helicopter\* (pilot), Football - Amateur, Gaelic Football, Glacier Walking, Gliding (non competition), Go Karting\*, Gorge Walking (no ropes), Handball, Harness Racing, High Diving, Hobie Catting (inshore), Hockey, Hockey (ice) With Full Body Protection, Horse Jumping (no polo, hunting), Horse Riding (eventing), Husky Dog Sledding, Hydro Zorbing, Ice Hockey, Ice Skating, Indoor Climbing (on

climbing wall), Iron Man, Judo, Jousting, Karate, Karting\*, Kayaking\* (grade 3 rivers only), Kayaking\* (inshore), Kendo, Kick Sledding, Kite Boarding, Lacrosse, Land Skiing, Land Yachting, Langlauf, Martial Arts (training only), Modern Pentathlon, Mono Skiing, Mountain Biking (off road non-racing) Mountain Boarding, Mountain Walking up to 1,000m, Mountaineering up to 1,000m, Off Road Motorcycling\* (up to 250cc), Off piste Skiing, Paint Balling, Parasailing\* (over water), Parascending\* (over water), Passenger Sledge, Polo Cross, Power Boating\* (inshore), Professional Entertaining (acrobats, dancing and the like), Quad Bikes\*, Rambling up to 2,000m, River Tubing\*, Rodeo, Roller Blading/Line Skating/Skate Boarding, Roller Hockey, Roller skating, Rugby (amateur game), Rugby League, Rugby (training), Rugby Union, Safari (non UK organised), Sand Boarding, Sand Dune Surfing/Skiing\*, Sand Yachting, Sea Kayaking/Canoeing\*, Shark Cage Diving\*, Skateboarding, Ski Boarding, Ski Dooing, Skiing, Skiing - Mono, Skiing - Nordic, Ski Resort Occupations (chalet/bar work not including ski instructing), Sky Diving\* (max 2 jumps), Sledding, Sleigh riding (reindeer, horses or dogs), Snow Biking\*, Snow Blading, Snow Bobbing, Snow Mobile/Ski Doos\*, Snow Mobilising\*, Snow Parascending, Snow Scooting, Snow Shoe Walking, Snow Tubing, Snowboarding, Snowcat Driving, Speed Sailing\*, Speed Skating, Speed Trials/Time Trials (amateur - organised not public roads), Sphereing, Street Hockey, Surfcasting, Summer Tobogganing, Taw Kwon Do, Telemarking, Tobogganing, Trampoline, Tree Top Canopy Walking, Trekking 2,000m, Under 17 Driving\* (not public roads), War Games/Paint Balling, Water Polo (amateur), Water Ski Jumping\*, White Water Rafting\* (grade 4 to 6), Winter sports, Wrestling.

### Activity Pack 3 - Additional premium required

Buggyng\*, Caving/Pot Holing, Cyclo Cross, Devil Karting\*, Dinghy Sailing\*, Dirt Boarding, Glacier Skiing, Heliskiing, Hurling, Hydrospeeding, Ice Climbing, Ice Go Carting, Ice Windsurfing, Kite Buggyng\*, Kite Surfing, Mountaineering up to 2,000m, Octopush, Outdoor Endurance Tests, Paragliding, Parascending (over land), Power Gliding\*, Power Kiting, River Buggyng, Rock Climbing (under 2,000m), Skeleton, Ski Biking, Ski Blading, Ski Randonee, Ski Touring, Ski Yawing, Skiing - Freestyle, Skiing - Glacier, Skiing - Snowcat, Snow Carting, Snow Go Karting\*, Snow Kiting, Trekking up to 3,000m, Via Ferratta, Wake Boarding, Wind Tunnel Flying, Winter Walking (poles & special shoes).

### Activity Pack 4 - Additional premium required

Adventure Racing (up to 24 hours), Assault Courses including High Ropes, Black Water Rafting\* (grades 1 to 3), Blowcarting, BMX Freestyle & Racing, Cave Diving, Cycle Racing, Freestyle Skateboarding, Gliding\* (competition), Hang Gliding, Micro Lighting, MotoCross\*, Motor Racing/Rallies/Competitions\* (all types), Mountaineering up to 3,000m, Parapenting/Paraponting\*, Polo, Scuba Diving\* (to 40m if qualified and with qualified instructor - not solo), Ski Flying\*, Ski Mountaineering, Ski Run Walking, Skiing - Off piste Without a Guide, Sky Diving\* (multiple jumps), Slack-Lining, Trekking up to 5,000m, Wicker Basket Tobogganing, Zip Trekking, Zorbing.

If your chosen activity is not listed, please contact the issuing Broker/Agent or P J Hayman & Company Ltd\* to ensure you are properly covered.

We will confirm if any additional premium is necessary.

\*Broker Support **02392 419 050** (9am-5pm Monday to Friday, closed Bank Holidays)

\*Direct Customers **02392 419 070** (8am-6pm Monday to Friday, closed Bank Holidays)