

# Hazardous Pursuits Guide

This guide explains our general underwriting philosophy on some of the most common hazardous activities.



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This guide provides a list of hazardous activities we can and cannot cover or which we refer for individual consideration.

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## Please note

- If your client discloses 3 or more injuries due to an activity we may apply an exclusion instead of a rating.
- If your client takes part in more than one rated activity, we will only apply the highest rating.
- Where we offer ratings on age-costed policies, we will offer an exclusion on level policies.
- Where we offer a rating on age-costed policies, we will also provide the choice of applying an exclusion. It will be up to you and your client to decide on the best option for their circumstances.
- If your client is a professional or semi-professional sports person we are unable to offer them cover.



### Pre-sales Underwriting Key Contacts

You can also get in touch with our Underwriting Team for pre-sales enquiries or to discuss any activities marked as 'individual consideration' on **01234 348 007 option 2** or e-mail [presale@britishfriendly.com](mailto:presale@britishfriendly.com).

### Partnership support

You can get in touch with our Partnership Support Team on **01234 348 007 option 4** or e-mail [sales@britishfriendly.com](mailto:sales@britishfriendly.com).

## Aviation and related sports

Hazardous Pursuits	Age-costed guaranteed premiums				Level guaranteed premiums	
	Day 1	1 week	4 week	8 weeks or more	4 week	8 weeks or more
<b>Ballooning</b> - less than 100 flight hours per year, no record attempts or test flying	Excluded	Excluded	Standard terms	Standard terms	Standard terms	Standard terms
<b>Ballooning</b> - more than or equal to 100 hours per year or record attempts or test flying	Excluded	Excluded	Excluded	Excluded	Excluded	Excluded
<b>Gliding</b> - non-powered, no aerobatics or competitions	Excluded	Excluded	100% premium rating	100% premium rating	Excluded	Excluded
<b>Gliding</b> - non-powered with aerobatics or competitions	Excluded	Excluded	Excluded	Excluded	Excluded	Excluded
<b>Hang gliding</b> - powered and non-powered - no aerobatics or competitions	Excluded	Excluded	100% premium rating	100% premium rating	Excluded	Excluded
<b>Hang gliding</b> - powered and non-powered - with aerobatics or competitions	Excluded	Excluded	Excluded	Excluded	Excluded	Excluded
<b>Microlighting</b> - no aerobatics or competitions	Excluded	Excluded	100% premium rating	100% premium rating	Excluded	Excluded
<b>Microlighting</b> - with aerobatics or competitions	Excluded	Excluded	Excluded	Excluded	Excluded	Excluded
<b>Parachuting</b> - Static line/ automatic chute opening / tandem only up to 3 jumps per year	Excluded	Standard terms	Standard terms	Standard terms	Standard terms	Standard terms
<b>Parachuting</b> - Sky diving / free fall, no competitions up to 3 jumps per year	Excluded	50% premium rating	Standard terms	Standard terms	Standard terms	Standard terms
<b>Parachuting</b> - more than 3 jumps per year whether static line or free fall, no aerobatics or competitions	Excluded	Excluded	100% premium rating	100% premium rating	Excluded	Excluded
<b>Parachuting / sky diving</b> - with competitions, freestyle, formation, sky surfing, record attempts or BASE jumping	Excluded	Excluded	Excluded	Excluded	Excluded	Excluded
<b>Paragliding / parasailing</b> - no competitions, no record attempts / test flying	Excluded	Excluded	100% premium rating	100% premium rating	Excluded	Excluded
<b>Paragliding</b> - with competitions, record attempts / test flying	Excluded	Excluded	Excluded	Excluded	Excluded	Excluded
<b>Private aviation</b> - fixed wing or helicopters, no aerobatics or competitions	Excluded	Excluded	100% premium rating	100% premium rating	Excluded	Excluded
<b>Private aviation</b> - fixed wing or helicopters, with aerobatics or competitions	Excluded	Excluded	Excluded	Excluded	Excluded	Excluded

## Contact sports

Hazardous Pursuits	Age-costed guaranteed premiums				Level guaranteed premiums	
	Day 1	1 week	4 week	8 weeks or more	4 week	8 weeks or more
<b>Boxing</b> - amateur/contact	Excluded	Excluded	100% premium rating	100% premium rating	Excluded	Excluded
<b>Entertainment Wrestling or "Pro Wrestling"</b> - for fitness/training purposes only, no anabolic steroid use	Excluded	50% premium rating	Standard terms	Standard terms	Standard terms	Standard terms
<b>Entertainment Wrestling or "Pro Wrestling"</b> - amateur, no anabolic steroid use	Excluded	Excluded	Excluded	Excluded	Excluded	Excluded
<b>Martial Arts</b> - Aikido, Hapkido, Judo, Ju-jitsu, with or without competitions	Excluded	50% premium rating	Standard terms	Standard terms	Standard terms	Standard terms
<b>Martial Arts</b> - Karate, Shintaido, Vo dao Vietman, Wing chun, Jeet kune do, Kempo, Kenpo, Kung-fu, Taekwon-do; no competitions	Excluded	Excluded	50% premium rating	50% premium rating	Excluded	Excluded
<b>Martial Arts</b> - competitions in any of: Karate, Shintaido, Vo dao Vietman, Wing chun, Jeet kune do, Kempo, Kenpo, Kung-fu, Taekwon-do	Excluded	Excluded	100% premium rating	100% premium rating	Excluded	Excluded
<b>Martial Arts</b> - Other, including but not limited to: Cage fighting, Luta Livre, No rules fighting, Kung Fu, Mixed Martial Arts (MMA), Muay Thai, Savate, Krava Maga, Kickboxing, Bare-knuckle boxing	Individual Consideration usually excluded	Individual Consideration usually excluded	Individual Consideration usually excluded	Individual Consideration usually excluded	Individual Consideration usually excluded	Individual Consideration usually excluded
<b>Team Sports</b> - Rugby, Gaelic football, hurling, American football - amateur	Excluded	50% premium rating	Standard terms	Standard terms	Standard terms	Standard terms

## Climbing, mountaineering, hiking and trekking

Hazardous Pursuits	Age-costed guaranteed premiums				Level guaranteed premiums	
	Day 1	1 week	4 week	8 weeks or more	4 week	8 weeks or more
<b>Adventure racing</b> - sprint, endurance and 24 hour events only (further ratings added for activities involved e.g. mountaineering, hang-gliding)	Excluded	50% premium rating	Standard terms	Standard terms	Standard terms	Standard terms
<b>Adventure racing</b> - multiday, expedition events	Excluded	Excluded	Excluded	Excluded	Excluded	Excluded
<b>Caving &amp; potholing</b>	Excluded	Excluded	100% premium rating	100% premium rating	Excluded	Excluded
<b>Mountaineering &amp; climbing</b> - only trekking, bouldering, hill walking, coastering or artificial climbing wall. UK only	Excluded	50% premium rating	Standard terms	Standard terms	Standard terms	Standard terms
<b>Mountaineering &amp; climbing</b> - no solo climbing or heights over 5300m	Excluded	100% premium rating	50% premium rating	50% premium rating	Excluded	Excluded
<b>Mountaineering &amp; climbing</b> - including solo climbing or heights over 5300m	Excluded	Excluded	Excluded	Excluded	Excluded	Excluded

## Cycling

Hazardous Pursuits	Age-costed guaranteed premiums				Level guaranteed premiums	
	Day 1	1 week	4 week	8 weeks or more	4 week	8 weeks or more
<b>Cycling</b> - amateur, no competitions, limited to road bike/track cycling for recreational purposes or commuting only	Standard terms	Standard terms	Standard terms	Standard terms	Standard terms	Standard terms
<b>Cycling</b> - amateur, participation in competitions (road bike, racing bike, track cycling)	Excluded	50% premium rating	50% premium rating	50% premium rating	Excluded	Excluded
<b>Mountain biking</b> - Leisure cycling on a mountain bike or BMX, on roads and undulating cycle paths and country tracks only. No competitions	Standard terms	Standard terms	Standard terms	Standard terms	Standard terms	Standard terms
<b>Mountain biking trails or BMX trails</b> - with or without competitions (no jumps, downhill or free-riding)	Excluded	100% premium rating	50% premium rating	50% premium rating	Excluded	Excluded
<b>Mountain biking</b> - jumps, downhill, freestyle or free-riding	Excluded	Excluded	100% premium rating	100% premium rating	Excluded	Excluded

## Equestrian

Hazardous Pursuits	Age-costed guaranteed premiums				Level guaranteed premiums	
	Day 1	1 week	4 week	8 weeks or more	4 week	8 weeks or more
<b>Equestrian</b> - Eventing (medium or advanced competitions) or any point to point, Rodeo, Steeplechase or National Hunt racing	Excluded	Excluded	Excluded	Excluded	Excluded	Excluded
<b>Equestrian</b> - Medium or advanced competitions for any of vaulting, carriage driving or endurance riding	Excluded	100% premium rating	50% premium rating	50% premium rating	Excluded	Excluded
<b>Equestrian</b> - Vaulting, carriage driving or endurance riding (can include competitions up to Elementary Class or below)	Excluded	50% premium rating	Standard terms	Standard terms	Standard terms	Standard terms
<b>Equestrian sports</b> - Eventing - including competitions up to Elementary Class or below	Excluded	Excluded	100% premium rating	100% premium rating	Excluded	Excluded
<b>Equestrian sports</b> - Limited to leisure/recreational riding, western riding, horse trekking/ trail riding, dressage	Excluded	50% premium rating	Standard terms	Standard terms	Standard terms	Standard terms
<b>Equestrian sports</b> - flat racing, harness racing	Excluded	Excluded	100% premium rating	100% premium rating	Excluded	Excluded
<b>Equestrian sports</b> - hunting, polo	Excluded	100% premium rating	50% premium rating	50% premium rating	Excluded	Excluded
<b>Equestrian sports</b> - show-jumping including competitions up to Elementary Class or below	Excluded	100% premium rating	50% premium rating	50% premium rating	Excluded	Excluded
<b>Equestrian sports</b> - show-jumping, medium or advanced competitions	Excluded	Excluded	100% premium rating	100% premium rating	Excluded	Excluded

## Motorsport

Hazardous Pursuits	Age-costed guaranteed premiums				Level guaranteed premiums	
	Day 1	1 week	4 week	8 weeks or more	4 week	8 weeks or more
<b>Motor cycle sport</b> - (Circuit & Road Racing, Pocket bike / Mini bike, Rookies Cup) no national, European, World championships or Isle of Man TT. Or 2-4 track days per year	Excluded	Excluded	100% premium rating	100% premium rating	Excluded	Excluded
<b>Motor cycle sport</b> - Enduro, Long track racing, Speedway, Ice speedway, Short track racing, Motocross, Super Moto, Supercross (no freestyle motocross or motocross sidecar)	Excluded	Excluded	125% premium rating	100% premium rating	Excluded	Excluded
<b>Motor cycle sport</b> - off road leisure riding only (no racing) or limited to green laning, trials, hill climbing	Excluded	50% premium rating	50% premium rating	50% premium rating	Excluded	Excluded
<b>Motor cycle sport</b> - up to 1 track day per year	Excluded	Standard terms	Standard terms	Standard terms	Standard terms	Standard terms
<b>Motor cycle sport</b> - other	Individual Consideration usually excluded	Individual Consideration usually excluded	Individual Consideration usually excluded	Individual Consideration usually excluded	Individual Consideration usually excluded	Individual Consideration usually excluded
<b>Motor sport (car)</b> - up to 6 track days per year, or limited to trial (off-road vehicle/truck), navigation rallies or autoslalom/autocross	Excluded	Standard terms	Standard terms	Standard terms	Standard terms	Standard terms
<b>Motor sport (car)</b> - other	Excluded	Excluded	Excluded	Excluded	Excluded	Excluded
<b>Quad Biking</b> - with or without competitions	Excluded	Excluded	100% premium rating	100% premium rating	Excluded	Excluded



## Water sports

Hazardous Pursuits	Age-costed guaranteed premiums				Level guaranteed premiums	
	Day 1	1 week	4 week	8 weeks or more	4 week	8 weeks or more
<b>Diving sports</b> - no wreck or cave dives, no solo, ice diving, rebreather diving or deep water dives below 50m (assumes client has no epilepsy or pulmonary disease or medical loading over 75%)	Excluded	Standard terms	Standard terms	Standard terms	Standard terms	Standard terms
<b>Diving sports</b> - depth 50-80m; no cave diving, ice diving, solo diving or rebreather diving. (assumes client has no epilepsy or pulmonary disease or medical loading over 75%)	Excluded	Excluded	50% premium rating	50% premium rating	Excluded	Excluded
<b>Diving sports</b> - cave diving/ ice diving depth 0-50m; no solo diving or rebreather diving. (assumes client has no epilepsy or pulmonary disease or medical loading over 75%)	Excluded	Excluded	100% premium rating	100% premium rating	Excluded	Excluded
<b>Diving sports</b> - cave diving/ ice diving depth 50m-80m; no solo diving or rebreather diving. (assumes client has no epilepsy or pulmonary disease or medical loading over 75%)	Excluded	Excluded	Excluded	Excluded	Excluded	Excluded
<b>Diving sports</b> - deep water dives below 80m, solo diving or rebreather diving	Unable to cover	Unable to cover	Unable to cover	Unable to cover	Unable to cover	Unable to cover
<b>Powerboat racing</b>	Excluded	Excluded	Excluded	Excluded	Excluded	Excluded
<b>Sailing/yachting</b> - racing or ocean sailing	Excluded	Excluded	Excluded	Excluded	Excluded	Excluded
<b>Water sports</b> - recreational, occasional participation e.g. on holiday only	Standard terms	Standard terms	Standard terms	Standard terms	Standard terms	Standard terms
<b>Water sports</b> - more active participation, white water rafting or competitions, instructor level	Excluded	Excluded	Excluded	Excluded	Excluded	Excluded

## Weightlifting and fitness

Hazardous Pursuits	Age-costed guaranteed premiums				Level guaranteed premiums	
	Day 1	1 week	4 week	8 weeks or more	4 week	8 weeks or more
<b>Weightlifting / body building</b> - for recreational, fitness / training purposes only; no anabolic steroid use	Standard terms	Standard terms	Standard terms	Standard terms	Standard terms	Standard terms
<b>Weightlifting / body building</b> - competitive, amateur; no anabolic steroid use	Excluded	Excluded	50% premium rating	50% premium rating	Excluded	Excluded

## Winter sports

Hazardous Pursuits	Age-costed guaranteed premiums				Level guaranteed premiums	
	Day 1	1 week	4 week	8 weeks or more	4 week	8 weeks or more
<b>Winter sports</b> - No off-piste skiing or snowboarding, no competitions	Excluded	50% premium rating	Standard terms	Standard terms	Standard terms	Standard terms
<b>Winter sports</b> - skiing/ snowboarding off-piste, skiing/snowboarding competitions, bobsleigh, heli-Skiing, ice boating, ice hockey, luge, ski jumping, snowmobiling competitions or snow cross	Excluded	Excluded	Excluded	Excluded	Excluded	Excluded

## Miscellaneous

Hazardous Pursuits	Age-costed guaranteed premiums				Level guaranteed premiums	
	Day 1	1 week	4 week	8 weeks or more	4 week	8 weeks or more
<b>Bungee Jumping</b> - more than 5 jumps in total	Excluded	50% premium rating	50% premium rating	50% premium rating	Excluded	Excluded
<b>Hunting</b> - big game hunting - regular, trophy seeker	Excluded	Excluded	Excluded	Excluded	Excluded	Excluded
<b>War gaming</b>	Excluded	Excluded	Excluded	Excluded	Excluded	Excluded
<b>Zorbing</b> - less than 10 times per year	Excluded	Standard terms	Standard terms	Standard terms	Standard terms	Standard terms
<b>Zorbing</b> - more than or equal to 10 times per year	Excluded	Excluded	Excluded	Excluded	Excluded	Excluded

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