

# Guide to underwriting hazardous activities

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

This is not a consumer advertisement. It is intended for professional financial advisers and should not be relied upon by private customers or any other persons.

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# Aviation related sports

## POTENTIAL DECISIONS:

Type of sport	Life	Critical Illness Cover	Income Protection Benefit	Waiver
<b>Ballooning – tethered:</b>				
	Ordinary Rates	Ordinary Rates	Deferred period of 4 weeks: Exclude. Otherwise: Ordinary Rates	Ordinary Rates
<b>Ballooning – free flight:</b>				
<b>50 flying hours per annum (p.a.) or less</b>	£0.13*	Exclude	Exclude	Decline
<b>Over 50 hours p.a.</b>	Ordinary Rates	Exclude	Exclude	Decline
<b>Record Attempts</b>	Individual Consideration	Exclude	Individual Consideration	Decline
<p><b>Hang gliding, powered hang-gliding, and paragliding. Non competitive. Not an instructor. No public displays, record attempts or testing.</b></p> <p><b>For self launching gliders, please see the Private or club flying – fixed wing aircraft section of this guide (see page 14).</b></p>				
<b>Member of reputable association:</b>				
<b>50 flights or less p.a.</b>	Ordinary Rates	Exclude	Exclude	Individual Consideration
<b>51–100 flights p.a.</b>	£0.13*	Exclude	Exclude	Decline
<b>101–200 flights p.a.</b>	£0.26*	Exclude	Exclude	Decline
<b>&gt;200 flights p.a.</b>	£0.39*	Exclude	Exclude	Decline
<b>Otherwise</b>	Individual Consideration	Exclude	Exclude	Decline

This information may change in the future.

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# Aviation related sports continued

## POTENTIAL DECISIONS:

Type of sport	Life	Critical Illness Cover	Income Protection Benefit	Waiver
<b>PARACHUTING – INCLUDING ALL FORMS OF SKYDIVING BUT EXCLUDING BASE JUMPING</b>				
<b>One-off Jumpers</b>	Ordinary Rates	Ordinary Rates	Ordinary Rates	Ordinary Rates
<b>MEMBER OF NATIONAL ASSOCIATION:</b>				
<b>50 or less jumps p.a.</b>	Ordinary Rates	Ordinary Rates	Exclude	Ordinary Rates
<b>51–100 jumps p.a.</b>	£0.13*	Ordinary Rates	Exclude	Decline
<b>101–200 jumps</b>	£0.26*	Exclude	Exclude	Decline
<b>More than 200 jumps</b>	£0.39*	Exclude	Exclude	Decline
<b>Non member or instructor</b>	£0.26*	Exclude	Exclude	Decline
<b>Public displays</b>	£0.65*	Exclude	Exclude	Decline
<b>PARASAILING/PARASCENDING:</b>				
<b>75 flights or less p.a.</b>	Ordinary Rates	Ordinary Rates	Deferred period of 4 weeks: Exclude. Otherwise: Ordinary Rates	Ordinary Rates
<b>Over 75 flights p.a.</b>	Ordinary Rates	Exclude	Exclude	Individual Consideration

Please note – IC (Individual Consideration) means that the case will need to be referred to an Underwriter for assessment.

\*Rating is given per £1,000 amount of cover per month

# Climbing, mountaineering, hiking and trekking

## POTENTIAL DECISIONS:

Type of sport	Life	Critical Illness Cover	Income Protection Benefit	Waiver
Hiking	Ordinary Rates	Ordinary Rates	Ordinary Rates	Ordinary Rates
Trekking, Hill Climbing, Tramping, Abseiling: always below an altitude of 5,000 metres	Ordinary Rates	Ordinary Rates	Ordinary Rates	Ordinary Rates
Trekking, Hill Climbing, Tramping, Abseiling: otherwise	£0.26*	Exclude	Exclude	Decline
Artificial Climbing Wall, Adventure or Climbing Park	Ordinary Rates	Ordinary Rates	Ordinary Rates	Ordinary Rates
<b>Caving and Potholing:</b>				
Diving	Individual Consideration	Individual Consideration	Individual Consideration	Individual Consideration
<b>No Diving</b>				
<b>Experienced cover or accompanied by experienced caver:</b>				
≤12 times p.a.	Ordinary Rates	Exclude	Exclude	Individual Consideration
13–25 times p.a.	Ordinary Rates	Exclude	Exclude	Individual Consideration
Otherwise	£0.13* - £0.39*	Exclude	Exclude	Decline

\*Rating is given per £1,000 amount of cover per month

continues

# Climbing, mountaineering, hiking and trekking continued

## POTENTIAL DECISIONS:

Type of sport	Life	Critical Illness Cover	Income Protection Benefit	Waiver
<b>Mountaineering and Rock Climbing:</b>				
<b>Amateur: Climbing below 4,000m and also below UK classification – ‘very severe’ or technical grade 4b, or using bolts only</b>	Ordinary Rates	Ordinary Rates for Specified Work Tasks (SWT) only, otherwise exclude	Exclude	Decline
<b>Otherwise</b>	Individual Consideration	Exclude	Exclude	Decline
<b>Professional</b>	Individual Consideration	Exclude	Decline	Decline

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# Gliding (unpowered and self-sustaining)

The information given includes flying within the British Isles and Western Europe.

It does not include:

- Flying instructors
- Record attempts
- Stunt flying
- Test flying
- Self launching gliders (if relevant please refer to Private or Club Flying leaflet, Q27117)
- Hang gliding or paragliding (please see Aviation Related Sports leaflet, Q27108)

## POTENTIAL DECISIONS:

Hours (p.a.)	Life	Critical Illness Cover	Income Protection Benefit	Waiver
Up to and including 25	Ordinary Rates (OR)	Exclude	Deferred period of 4 or 13 weeks: Exclude Deferred Period of 26 weeks or more: Ordinary Rates	Ordinary Rates
26–50	£0.13*	Exclude	Exclude	Decline
51–100	£0.26*	Exclude	Exclude	Decline
101–200	£0.39*	Exclude	Exclude	Decline
Over 200	£0.52*	Exclude	Exclude	Decline

\*Rating is given per £1,000 amount of cover per month

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# Motor car sport

## POTENTIAL DECISIONS:

Type of sport	Life	Critical Illness Cover	Income Protection Benefit	Waiver
<b>Single seater:</b>				
<b>IndyCar series</b>	Individual Consideration (significant rating)	Exclude	Decline	Decline
<b>Formula 1</b>	£0.65*	Exclude	Decline	Decline
<b>Formula 2 or 3, GP2 or 3, FIA Masters Historic Formula 1</b>	£0.26*	Exclude	Decline	Decline
<b>Other single make Formula (e.g. Ford, Renault), Formula Monoposto and other historic events:</b>				
<b>Amateur</b>	Ordinary Rates	TPD own: Exclude Otherwise: Ordinary Rates	Exclude	Decline
<b>Professional</b>	£0.26*	Exclude	Decline	Decline
<b>Single seater hill climbs, speed trials, sprints</b>	Ordinary Rates	Ordinary Rates	Ordinary Rates	Ordinary Rates

continues

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# Motor car sport continued

## POTENTIAL DECISIONS:

Type of sport	Life	Critical Illness Cover	Income Protection Benefit	Waiver
<b>Rallying:</b>				
WRC, Super 1600, Super 2000	£0.65*	Exclude	Decline	Decline
<b>National:</b>				
Amateur	Ordinary Rates	TPD own: Exclude Otherwise: Ordinary Rates	Exclude	Decline
Professional	£0.26*	Exclude	Decline	Decline
Special events (e.g. Dakar)	£0.26*	Exclude	Decline	Decline
Navigational rally, economic rally, historic rally, navigational scatter, economy run and treasure hunts	Ordinary Rates	Ordinary Rates	Ordinary Rates	Ordinary Rates
<b>Touring cars, sports and saloon:</b>				
ASCAR/NASCAR	£0.65*	Exclude	Decline	Decline
<b>Modified production (Group A) or sports formulae (non-classic):</b>				
Amateur	Ordinary Rates	TPD own: Exclude Otherwise: Ordinary Rates	Exclude	Decline
Professional	£0.26*	Exclude	Decline	Decline
<b>Production or saloon (Group N), Clubman series, Classic car series:</b>				
Amateur	Ordinary Rates	Ordinary Rates	Exclude	Decline
Professional	Ordinary Rates	Ordinary Rates	Decline	Decline

continues

# Motor car sport continued

## POTENTIAL DECISIONS:

Type of sport	Life	Critical Illness Cover	Income Protection Benefit	Waiver
<b>Drag racing:</b>				
<b>Top fuel, jet cars, funny cars:</b>				
Amateur	£0.26*	Exclude	Exclude	Decline
Professional	£0.26*	Exclude	Decline	Decline
Others (including hot rods, pro-modified, pro-stock, street altered)	Ordinary Rates	TPD own: Exclude Otherwise: Ordinary Rates	Exclude	Decline
<b>Karting:</b>				
Superkarts and International events	£0.26*	Exclude	Decline	Decline
<b>National events (&gt;100cc):</b>				
Amateur	Ordinary Rates	Ordinary Rates	Exclude	Ordinary Rates
Professional	Ordinary Rates	Ordinary Rates	Decline	Decline
Otherwise (100cc or less)	Ordinary Rates	Ordinary Rates	Ordinary Rates	Ordinary Rates
<b>All other types of motor sport:</b>				
Banger racing, Stock cars	Ordinary Rates	Ordinary Rates	Exclude	Ordinary Rates
Marshals	Ordinary Rates	Ordinary Rates	Ordinary Rates	Ordinary Rates
Autocross, Autograss, Autotests, Cross country (Off road), Economy runs, Grass track, Hill climbs, Hovercrafts, Lawn mowers, Sand racing, Slaloms, Speed trials, Sprints, Sporting trials, Team recovery, Trials, Track days	Ordinary Rates	Ordinary Rates	Ordinary Rates	Ordinary Rates

# Motor cycle sport

## POTENTIAL DECISIONS:

Type of sport	Life	Critical Illness Cover	Income Protection Benefit	Waiver
<b>Marshalling</b>	Ordinary Rates	Ordinary Rates	Ordinary Rates	Ordinary Rates
<b>Track Days only On road legal bike</b>	Ordinary Rates	Ordinary Rates	Ordinary Rates	Ordinary Rates
<b>Otherwise Up to and including 12 events p.a.</b>	Ordinary Rates	Ordinary Rates	Ordinary Rates	Ordinary Rates
<b>More than 12 events p.a.</b>	£0.26*	Exclude	Exclude	Decline
<b>Circuit Racing – includes closed, restricted and national events:</b>				
<b>Amateur</b>	Ordinary Rates to £0.65*	Exclude	Exclude	Individual Consideration
<b>Professional</b>	Individual Consideration	Individual Consideration	Decline	Decline
<b>Drag Racing:</b>				
<b>Amateur – Top fuel, funny bikes</b>	£0.26*	Exclude	Exclude	Decline
<b>Amateur – Otherwise</b>	Ordinary Rates	Ordinary Rates	Exclude	Ordinary Rates
<b>Professional</b>	Ordinary Rates to £0.26*	Individual Consideration	Decline	Decline
<b>Enduro and Grass Track Racing:</b>				
<b>Amateur</b>	Ordinary Rates to £0.26*	Individual Consideration	Deferred period of 4 or 13 weeks: Exclude Deferred period of 26 weeks or more: Individual Consideration	Decline
<b>Professional</b>	Ordinary Rates to £0.26*	Individual Consideration	Individual	Decline

continues

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# Motor cycle sport continued

## POTENTIAL DECISIONS:

Type of sport	Life	Critical Illness Cover	Income Protection Benefit	Waiver
<b>Hill climbs:</b>				
<b>Amateur</b>	Ordinary Rates	TPD Own: Exclude Otherwise: Ordinary Rates	Deferred period of 4 or 13 weeks: Exclude Deferred period of 26 weeks or more: Ordinary Rates	Ordinary Rates
<b>Professional</b>	Ordinary Rates	Individual Consideration	Decline	Individual Consideration
<b>Ice racing:</b>				
<b>Amateur</b>	Ordinary Rates	TPD Own: Exclude Otherwise: Ordinary Rates	Exclude	Decline
<b>Professional</b>	Individual Consideration	Individual Consideration	Decline	Individual Consideration
<b>Moto-Cross (Scrambling), Quad Biking, Trails Riding, Trials, Veteran, Vintage, Scooter and Moped Racing:</b>				
<b>Amateur</b>	Ordinary Rates	TPD Own: Exclude Otherwise: Ordinary Rates	Deferred period of 4 or 13 weeks: Exclude Deferred period of 26 weeks or more: Ordinary Rates	Ordinary Rates
<b>Professional</b>	Ordinary Rates	Individual Consideration	Decline	Individual Consideration
<b>Record attempts:</b>				
<b>Amateur</b>	Individual Consideration	Exclude	Exclude	Decline
<b>Professional</b>	Individual Consideration	Individual Consideration	Decline	Decline

continues

# Motor cycle sport continued

## POTENTIAL DECISIONS:

Type of sport	Life	Critical Illness Cover	Income Protection Benefit	Waiver
<b>Sand racing:</b>				
<b>Amateur</b>	Ordinary Rates	TPD Own: Exclude Otherwise: Ordinary Rates	Exclude	Decline
<b>Professional</b>	Ordinary Rates	Individual Consideration	Decline	Decline
<b>Speedway:</b>				
<b>Amateur</b>	Ordinary Rates to £0.13*	Individual Consideration	Exclude	Individual Consideration
<b>Professional</b>	Ordinary Rates to £0.13*	Exclude	Decline	Decline
<b>Sprint events:</b>				
<b>Amateur</b>	Ordinary Rates to £0.39*	Exclude	Exclude	Decline
<b>Professional</b>	Ordinary Rates to £0.39*	Exclude	Decline	Decline
<b>Stunt riding:</b>				
<b>Amateur</b>	Individual Consideration	Exclude	Exclude	Decline
<b>Professional</b>	Individual Consideration	Individual Consideration	Decline	Decline

\*Rating given is per £1,000 amount of cover per month

# Private or club flying (fixed wing aircraft)

## THIS INCLUDES:

- Pilots holding a National Private Pilot's Licence or Private Pilot's Licence, using club or privately owned single engine, fixed wing aircraft
- Flying within British Isles or Western Europe

It does not include:

- Flying instructors
- Business flights
- Record attempts
- Aerobatics
- Testing
- Air racing
- Pilots over the age of 65

## POTENTIAL DECISIONS:

	Life	Critical Illness Cover	Income Protection Benefit	Waiver
<b>Total solo flying hours experience – Up to and including 250 hours</b>				
<b>Total of all flying hours p.a.</b>				
<b>Up to and including 100</b>	£0.13*	Exclude	Exclude	Decline
<b>Between 101 and 200</b>	£0.26*	Exclude	Exclude	Decline
<b>Over 200</b>	£0.39*	Exclude	Exclude	Decline
<b>Total solo flying hours experience – 251 hours or more</b>				
<b>Up to and including 100</b>	Ordinary Rates	Ordinary Rates	Exclude	Ordinary Rates
<b>Between 101 and 200</b>	£0.13*	Exclude	Exclude	Decline
<b>Over 200</b>	£0.26*	Exclude	Exclude	Decline

\*Rating is given per £1,000 amount of cover per month

This information may change in the future.

# Private or club flying (helicopter)

## THIS INCLUDES:

- Pilots holding a Private Pilot's Licence – PPL(H), using a club or privately owned helicopter
- Flying within British Isles or Western Europe

It does not include:

- Flying instructors
- Business flights
- Record attempts
- Testing
- Air racing

## POTENTIAL DECISIONS:

	Life	Critical Illness Cover	Income Protection Benefit	Waiver
<b>Total solo flying hours experience – Up to and including 250 hours</b>				
<b>Total of all flying hours p.a.</b>				
<b>Up to and including 100</b>	£0.26*	Exclude	Exclude	Decline
<b>Between 101 and 200</b>	£0.39*	Exclude	Exclude	Decline
<b>Over 200</b>	£0.52*	Exclude	Exclude	Decline
<b>Total solo flying hours experience – 251 hours or more</b>				
<b>Up to and including 100</b>	£0.13*	Exclude	Exclude	Decline
<b>Between 101 and 200</b>	£0.26*	Exclude	Exclude	Decline
<b>Over 200</b>	£0.39*	Exclude	Exclude	Decline

\*Rating is given per £1,000 amount of cover per month

This information may change in the future.

# Contact us

Call the Medical Underwriting Technical Advice Line (MUTAL) for help and advice on your point of sale underwriting queries.

**0370 333 3699**

**MUTAL@landg.com**

Lines open Monday to Wednesday 9am to 6pm

Thursday 9.30am to 6pm

Friday 9am to 6pm

Call charges will vary. We may record and monitor calls.

For more information and support on underwriting please visit our website:

**[legalandgeneral.com/underwriting](https://legalandgeneral.com/underwriting)**

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