

Guide to underwriting hazardous activities

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

This information may change in the future.

continues

Aviation related sports continued

POTENTIAL DECISIONS:

Type of sport	Life	Critical illness	Income protection	Waiver
Parachuting – including all forms of skydiving but excluding BASE jumping:				
One-off Jumpers	Ordinary Rates	Ordinary Rates	Ordinary Rates	Ordinary Rates
Member of national association:				
50 or less jumps p.a.	Ordinary Rates	Ordinary Rates	Exclude	Ordinary Rates
51–100 jumps p.a.	£0.13*	TPD: Exclude Otherwise: Ordinary Rates	Exclude	Decline
101–200 jumps	£0.26*	Exclude	Exclude	Decline
More than 200 jumps	£0.39*	Exclude	Exclude	Decline
Non-member or instructor	£0.26*	Exclude	Exclude	Decline
Public displays	£0.65*	Exclude	Exclude	Decline
Parasailing/parascending:				
75 flights or less p.a.	Ordinary Rates	Ordinary Rates	Exclude	Ordinary Rates
Over 75 flights p.a.	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	Income protection	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
Caving and Potholing:				
Diving	Individual Consideration	Individual Consideration	Individual Consideration	Individual Consideration
No Diving				
Experienced cover or accompanied by experienced caver:				
12 times or less p.a.	Ordinary Rates	Ordinary Rates	Exclude	Ordinary Rates
13–25 times p.a.	Ordinary Rates	TPD own: Exclude Otherwise: Ordinary Rates	Exclude	Decline
More than 25 times p.a.	£0.26*	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	Income protection	Waiver
Mountaineering and Rock Climbing:				
Amateur: Climbing below 4,000m and also below UK classification – ‘very severe’ or technical grade 4b, or using bolted routes only	Ordinary Rates	TPD own: Exclude Otherwise: Ordinary Rates	Exclude	Decline
Otherwise	Individual Consideration	Exclude	Exclude	Decline
Professional	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	Income protection	Waiver
Up to and including 25	Ordinary Rates	Exclude	Exclude	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

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Motor car sport

POTENTIAL DECISIONS:

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

continues

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[#] Professional[#] includes professional drivers and also includes amateurs who receive pay, sponsorship or any financial reward for participation in motor car sport.

This information may change in the future.

Motor car sport continued

POTENTIAL DECISIONS:

Type of sport	Life	Critical illness	Income protection	Waiver
Rallying:				
WRC, Super 1600, Super 2000	£0.65*	Exclude	Decline	Decline
National:				
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
Touring cars, sports and saloon:				
ASCAR/NASCAR	£0.65*	Exclude	Decline	Decline
Modified production (Group A) or sports formulae (non-classic):				
Amateur	Ordinary Rates	TPD: Exclude	Exclude	Decline
Professional#	£0.26*	Exclude	Decline	Decline
Production or saloon (Group N), Clubman series, Classic car series:				
Amateur	Ordinary Rates	TPD: Exclude	Exclude	Decline
Professional#	Ordinary Rates	TPD: Exclude	Decline	Decline

continues

Motor car sport continued

POTENTIAL DECISIONS:

Type of sport	Life	Critical illness	Income protection	Waiver
Drag racing:				
Top fuel, jet cars, funny cars:				
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
Karting:				
Superkarts and International events	£0.26*	Exclude	Decline	Decline
National events (More than 100cc):				
Amateur	Ordinary Rates	Ordinary Rates	Exclude	Ordinary Rates
Otherwise (100cc or less)	Ordinary Rates	Ordinary Rates	Ordinary Rates	Ordinary Rates
All other types of motor sport:				
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	Income protection	Waiver
Marshalling	Ordinary Rates	TPD own: Exclude Otherwise: Ordinary Rates	Exclude	Ordinary Rates
Track Days only On road legal bike	Ordinary Rates	Ordinary Rates	Ordinary Rates	Ordinary Rates
Otherwise Up to and including 12 events p.a.	Ordinary Rates	Ordinary Rates	Ordinary Rates	Ordinary Rates
More than 12 events p.a.	£0.26*	Exclude	Exclude	Decline
Circuit Racing – includes closed, restricted and national events:				
Amateur: Engine Capacity less than 250cc 12 events or less p.a.	Ordinary Rates	TPD: Exclude Otherwise: Ordinary Rates	Exclude	Decline
13 events or more p.a.	£0.26*	Exclude	Exclude	Decline
Amateur: Engine Capacity 250cc or greater 12 events or less p.a.	£0.26*	Exclude	Exclude	Decline
13 events or more p.a.	£0.52*	Exclude	Exclude	Decline
Drag Racing:				
Amateur – Top fuel, funny bikes	£0.26*	Exclude	Exclude	Decline
Amateur – Otherwise	Ordinary Rates	TPD own: Exclude Otherwise: Ordinary Rates	Exclude	Ordinary Rates
Professional	Ordinary Rates to £0.26*	Individual Consideration	Decline	Decline

continues

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Motor cycle sport continued

POTENTIAL DECISIONS:

Type of sport	Life	Critical illness	Income protection	Waiver
Enduro and Grass Track Racing:				
Amateur				
12 events or less p.a.	Ordinary Rates	Ordinary Rates	Exclude	Ordinary Rates
13 events or more p.a.	£0.13*	Exclude	Exclude	Decline
Professional	£0.13*	Exclude	Decline	Decline
Hill climbs:				
Amateur	Ordinary Rates	TPD Own: Exclude Otherwise: Ordinary Rates	Exclude	Ordinary Rates
Professional	Ordinary Rates	Individual Consideration	Decline	Individual Consideration
Ice racing:				
Amateur	Ordinary Rates	TPD Own: Exclude Otherwise: Ordinary Rates	Exclude	Decline
Professional	Individual Consideration	Individual Consideration	Decline	Individual Consideration
Moto-Cross (Scrambling), Quad Biking, Trails Riding, Trials, Veteran, Vintage, Scooter and Moped Racing:				
Amateur	Ordinary Rates	TPD Own: Exclude Otherwise: Ordinary Rates	Exclude	Ordinary Rates
Professional	Ordinary Rates	Individual Consideration	Decline	Individual Consideration
Record attempts:				
Amateur	Individual Consideration	Exclude	Exclude	Decline
Professional	Individual Consideration	Individual Consideration	Decline	Decline

continues

Motor cycle sport continued

POTENTIAL DECISIONS:

Type of sport	Life	Critical illness	Income protection	Waiver
Sand racing:				
Amateur	Ordinary Rates	TPD Own: Exclude Otherwise: Ordinary Rates	Exclude	Decline
Professional	Ordinary Rates	Individual Consideration	Decline	Decline
Speedway:				
Amateur				
12 events or less p.a.	Ordinary Rates	Ordinary Rates	Exclude	Ordinary Rates
13 events or more p.a.	£0.13*	Exclude	Exclude	Decline
Professional	£0.13*	Exclude	Decline	Decline
Sprint events:				
Amateur				
12 events or less p.a.	Ordinary Rates	Ordinary Rates	Exclude	Ordinary Rates
13 events or more p.a.	£0.13*	Exclude	Exclude	Decline
Professional	£0.13*	Exclude	Decline	Decline
Stunt riding:				
Amateur	Individual Consideration	Exclude	Exclude	Decline
Professional	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	Income protection	Waiver
Total solo flying hours experience – Up to and including 250 hours				
Total of all flying hours p.a.				
Up to and including 100	£0.13*	Exclude	Exclude	Decline
Between 101 and 200	£0.26*	Exclude	Exclude	Decline
Over 200	£0.39*	Exclude	Exclude	Decline
Total solo flying hours experience – 251 hours or more				
Up to and including 100	Ordinary Rates	Ordinary Rates	Exclude	Ordinary Rates
Between 101 and 200	£0.13*	Exclude	Exclude	Decline
Over 200	£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	Income protection	Waiver
Total solo flying hours experience – Up to and including 250 hours				
Total of all flying hours p.a.				
Up to and including 100	£0.26*	Exclude	Exclude	Decline
Between 101 and 200	£0.39*	Exclude	Exclude	Decline
Over 200	£0.52*	Exclude	Exclude	Decline
Total solo flying hours experience – 251 hours or more				
Up to and including 100	£0.13*	Exclude	Exclude	Decline
Between 101 and 200	£0.26*	Exclude	Exclude	Decline
Over 200	£0.39*	Exclude	Exclude	Decline

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

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Contact us

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



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Lines open Monday to Wednesday 9am to 6pm

Thursday 9.30am to 6pm

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

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



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