

Higher risk hobbies

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Introduction

We know that life isn't just about work – you've got to have fun too! Whether it's climbing mountains, diving deep into the ocean, or taking to the skies, we try to be as flexible as possible when it comes to insuring your clients' hobbies.

This guide is here to help you understand what we can and can't insure when it comes to higher risk hobbies. If you're ever unsure, our Underwriters are just a call away and happy to help.

How we decide

When someone applies for insurance, we consider the hobbies they take part in, and the level of risk involved. We may also look at when they want their payments to start if they become too unwell to work (1, 4, 8, 13, 26, or 52 weeks) and how long they want their insurance to last (1 year, 2 years, or until an end age they choose).

Depending on this information, we'll make one of three decisions:

- ✓ **Standard insurance** – their hobby is included, and there's no change to their price.
- £ **Extra cost** – the risk is a bit higher, so their price will go up. Your client can choose to exclude their hobby from their insurance to avoid the extra cost.
- ✗ **Exclusion** – some hobbies are too risky for us to insure at all.

Please note: in some very rare cases we may need to decline an application if we believe your client's hobby is too high risk.

What we need to know

To get the right decision, we'll ask a few simple questions:

- What's your client's hobby or do they have plans to take up a new hobby in the next 12 months? (or hobbies!)
- How often do they do it? (once a year or every weekend?)
- Are they competing? (fun or full-on competition?)
- Where do they do it? (UK, abroad, in the air, under the sea?)
- Have they had any injuries in the last five years?
- For diving, what's the max depth and type of diving?
- For climbing, what's the max height?
- For skiing, do they regularly go off-piste?

If their hobby isn't listed in this guide, don't worry! Contact our Underwriting team and we'll see what we can do.

Get in touch with our Underwriting team on **01452 782 760** (option 2) or email us at presales@holloway.co.uk.

Hobbies & how they're insured

Flying & aerial sports



Ballooning:

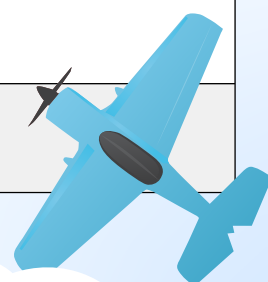
Activity details	Insurance decision
	All waiting times
	1 year, 2 years and full payout
Up to 50 hours per year	✓ Standard insurance
51 to 100 hours per year	£ Extra cost (50% above standard prices)
More than 101 hours per year or doing commercial flying, record attempts, test flying or competing	✗ Exclusion

Skydiving:

Activity details	Insurance decision
	All waiting times
	1 year, 2 years and full payout
Freefall up to 50 jumps per year or static line, auto chute or tandem only	✓ Standard insurance
Freefall over 50 jumps per year or competitions, freestyle, formation or skysurfing	✗ Exclusion

Private aviation:

Activity details	Insurance decision
	All waiting times
	1 year, 2 years and full payout
One-off lesson or trip with no further plans to continue as a long-term hobby (fixed wing or helicopter)	✓ Standard insurance
Anything more regular than a one-off trip or lesson	✗ Exclusion



Unpowered glider:

Activity details	Insurance decision
	All waiting times
	1 year, 2 years and full payout
Up to 49 hours per year with more than 5 years experience or FAI badge	£ Extra cost (50% above standard prices)
More than 50 hours per year or doing commercial flying, record attempts, test flying or competing	✗ Exclusion
Self-launching, self-sustaining motor glider, touring glider, powered glider or touring motor glider	✗ Exclusion

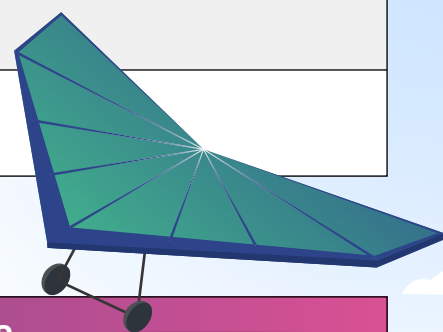
Paragliding, parascending, paramotoring:

Activity details	Insurance decision
	All waiting times
	1 year, 2 years and full payout
Up to 100 hours a year	✓ Standard insurance
More than 100 hours a year	£ Extra cost (50% above standard prices)
Commercial flying, record attempts, test flying or competitions	✗ Exclusion


Non-powered hang gliding:

Activity details	Insurance decision
	All waiting times
	1 year, 2 years and full payout
Up to 49 hours per year with a club membership and 2 years experience	£ Extra cost (50% above standard prices)
More than 50 hours per year, no qualification, no club membership or less than 2 years experience	✗ Exclusion
Up to 99 hours per year as a pilot, cross country, or with an advanced qualification	✓ Standard insurance


More than 100 hours per year as a pilot, cross country, or without an advanced qualification	✗ Exclusion
Competitions, record attempts, test flights, home-made or modified craft	✗ Exclusion



Microlight, ultralight, powered hang-glider or gyrocopter:

Activity details	Insurance decision
	All waiting times
	1 year, 2 years and full payout
Less than 3 years experience with a pilot license	✗ Exclusion
Up to 49 hours per year with 3 years experience and a pilot license	£ Extra cost (50% above standard prices)
More than 50 hours per year with a pilot license, competitions, record attempts or test flights	✗ Exclusion

Climbing & mountaineering:

Activity details	Insurance decision		
	1 week waiting time	4-52 week waiting time	1 week waiting time
	1 year or 2 years payout	1 year or 2 years payout	Full payout
Hill climbing, abseiling, wall climbs, scrambling, bouldering, trekking, hiking trails, indoor/ artificial walls	✓ Standard insurance	✓ Standard insurance	✓ Standard insurance
Rock climbing - grade 4a-4b with ropes	✓ Standard insurance	£ Extra cost (50% above standard prices)	✗ Exclusion
Rock climbing - grade 4c with ropes	£ Extra cost (50% above standard prices for 1 and 2 years and 100% above standard prices for full payout)	£ Extra cost (100% above standard prices)	✗ Exclusion
Climbs more severe, Grade 5a or above	✗ Exclusion	✗ Exclusion	✗ Exclusion




Climbs without ropes or solo attempts	 Case-by-case review	 Case-by-case review	 Case-by-case review
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Mountaineering:

Activity details	Insurance decision		
	4-52 week waiting time	1 week waiting time	1 week waiting time
	1 year, 2 years or full payout	1 year or 2 years payout	Full payout
UK only or grade: severe/hard severe – no solo climbs or climbs without ropes	✓ Standard insurance	£ Extra cost (50% above standard prices)	✗ Exclusion
Grade: very severe – no solo climbs or climbs without ropes	£ Extra cost (50% above standard prices for 1 and 2 years and 100% above standard prices for full payout)	£ Extra cost (100% above standard prices)	✗ Exclusion
Grade: hard very severe up – no solo climbs or climbs without ropes	✗ Exclusion	✗ Exclusion	✗ Exclusion

Motorsports – cars (amateur, hobby only):

Activity details	Insurance decision		
	4-52 week waiting time	1 week waiting time	1 week waiting time
	1 year, 2 years or full payout	1 year or 2 years payout	Full payout
Up to 10 amateur track or experience days per year	✓ Standard insurance	✓ Standard insurance	✓ Standard insurance
Navigation rallies, historic rallies, treasure hunts, trials including vintage and classic cars	✓ Standard insurance	✓ Standard insurance	✓ Standard insurance
Auto slalom, autocross, auto grass, autotest, grass track, sand racing, hill climbs, sprints, hovercraft, and green laning	✓ Standard insurance for 1 year or 2 years ✗ Exclusion for full payout	✓ Standard insurance	✗ Exclusion


Noncompetitive buggies/side by side	£ Extra cost (0-50% increase for 1- and 2-year payouts, reduced prices will apply for 26 week or 52 week waiting times)	£ Extra cost (50% above standard prices)	✗ Exclusion
Competitive buggies/side by side	£ Extra cost (50-100% increase for 1- and 2-year payouts, reduced prices will apply for 26 week or 52 week waiting times)	£ Extra cost (100% above standard prices)	✗ Exclusion
Noncompetitive karting	✓ Standard insurance for 1 year or 2 years ✗ Exclusion for full payout	✓ Standard insurance	✗ Exclusion
Competitive karting	✗ Exclusion	✗ Exclusion	✗ Exclusion
Drifting, drag racing, banger racing, stock cars or rally car - driver and co-driver, rally cross or sports car racing 12 or 24 hour (e.g. Le Mans) and endurance or circuit racing (other than formula 1 or single seater)	✗ Exclusion	✗ Exclusion	✗ Exclusion
Saloon car racing (non-touring car/dtm, wtcc)	£ Extra cost (100% increase for 1- and 2-year payouts) ✗ Exclusion for full payout	£ Extra cost (100% above standard prices)	✗ Exclusion

Motorcycle (amateur, hobby only):

Activity details	Insurance decision		
	4-52 week waiting time	1 week waiting time	1 week waiting time
	1 year, 2 years or full payout	1 year or 2 years payout	Full payout
Up to 10 amateur track or experience days per year	✓ Standard insurance	✓ Standard insurance	✓ Standard insurance

Trials & vintage	✓ Standard insurance	✓ Standard insurance	✓ Standard insurance
Grass track, quad biking, trial cross/riding/racing, hill climb, sprint (recreational only)	£ Extra cost (100% increase for 1- and 2-year payouts) ✗ Exclusion for full payout	£ Extra cost (100% above standard prices)	✗ Exclusion
Motocross, scrambling, motocross side car, motocross downhill, motocross free-style or supercross, supermoto, rallycross, autocross, enduro, sand racing or circuit racing or drag racing, speedway, scooter, and moped racing	✗ Exclusion	✗ Exclusion	✗ Exclusion

Team sports (amateur, hobby only):

Activity details	Insurance decision		
	8 -52 week waiting time	1 & 4 week waiting time	1 & 4 week waiting time
	1 year, 2 years or full payout	1 year or 2 years payout	Full payout
Rugby	✓ Standard insurance	✗ Exclusion	✗ Exclusion
Team sports other than rugby	✓ Standard insurance	✓ Standard insurance	✓ Standard insurance

Cycling:

Activity details	Insurance decision
	All waiting times
	1 year, 2 years and full payout
Recreational cycling at all levels	✓ Standard insurance
Professional cycling	📋 Case-by-case review



Horse sports (equestrian):

Activity details	Insurance decision
	All waiting times
	1 year, 2 years and full payout
Hacking, trekking, dressage, endurance or vaulting only	✓ Standard insurance
Show-jumping, gymkhana, carriage, horseball, polo, cross-country, eventing, harness-racing, hunting, obstacle racing, point to point, rodeo, team chase, or flat racing	✗ Exclusion



Diving:

Activity details	Insurance decision
	All waiting times
	1 year, 2 years and full payout
Snorkelling or holiday dives	✓ Standard insurance
Basic qualification and up to 30m depth, or open water up to 40m, or free diving up to 25 dives per a year	✓ Standard insurance
More than 30m depth or 40m in open water, or without a basic qualification	✗ Exclusion
More than 25 free dives per year	✗ Exclusion
Cave diving, ice diving and wreck diving	✗ Exclusion

Water sports:

Activity details	Insurance decision		
	4-52 week waiting time	1 week waiting time	1 week waiting time
	1 year, 2 years or full payout	1 year or 2 years payout	Full payout
Inshore, coastal, or offshore coastal waters (pleasure only)	✓ Standard insurance	✓ Standard insurance	✓ Standard insurance

Inshore or harbour racing	✓ Standard insurance	£ Extra cost (50% above standard prices)	£ Extra cost (50% above standard prices)
Offshore racing (close to shoreline and up to 3 days max)	✓ Standard insurance	✗ Exclusion	✗ Exclusion
Offshore racing for more than 3 days	✗ Exclusion	✗ Exclusion	✗ Exclusion
Ocean racing with 3 or more crew members	✗ Exclusion	✗ Exclusion	✗ Exclusion
Ocean sailing solo or with crew (pleasure only)	✗ Exclusion	✗ Exclusion	✗ Exclusion

Motorboat:

Activity details	Insurance decision
	All waiting times
	1 year, 2 years and full payout
Inshore, coastal, or offshore coastal waters (pleasure only)	✓ Standard insurance
Cruiser racing	£ Extra cost (50% above standard prices)
Powerboat racing (not offshore, formula 1 or 2 or junior)	✗ Exclusion
Powerboat racing (not offshore and monohull)	£ Extra cost (100% above standard prices)
Powerboat racing (offshore and class 2)	✗ Exclusion
Powerboat racing (offshore and class 3 or 4)	£ Extra cost (100% above standard prices)

Jet ski:

Activity details	Insurance decision
	All waiting times
	1 year, 2 years and full payout
Jet skiing (pleasure only)	✓ Standard insurance
Jet ski racing	£ Extra cost (100% above standard prices)



Martial arts & combat sports:

Activity details	Insurance decision
	All waiting times
	1 year, 2 years and full payout
Aikido, boxing, hapkido, jujitsu, judo, kali, karate, kendo, krav maga, taekwon-do, or tang soo do (fitness/training only and no competitions or injuries)	✓ Standard insurance
Sumo, boxing wrestling, cage fighting, kung fu, mixed martial arts (mma), muay thia, thai kick boxing, savate, or french kick boxing (fitness/training only and no competitions or injuries)	✗ Exclusion

Winter sports (skiing and snowboarding):

Activity details	Insurance decision
	All waiting times
	1 year, 2 years and full payout
On piste and recreational only	✓ Standard insurance
Off-piste	✗ Exclusion



What if you're unsure?

If you can't find a hobby in this guide or need more details, just reach out to our Underwriting team. We're happy to help and will chat through the best options.

Get in touch with our Underwriting team on **01452 782 760** (option 2) or email us at **presales@holloway.co.uk**.



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