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## HAZARDOUS PURSUITS COVER ESSENTIAL FOR TWO OCEANS RUNNERS

*02 April 2015:* The popular annual Two Oceans Marathon, which is set to take place on the 3<sup>rd</sup> and 4<sup>th</sup> of April 2015 in Cape Town, attracts about 26 000 participants ranging from half to ultra-marathons, road and trail runners who will compete across the various distances. As marathon and trail running is fast becoming an increasingly popular sport, the participants of the races need to ensure that they have the correct insurance cover in place should they suffer severe injuries during or following the races.

According to John Marsden, National Sales Director at PPS, it is particularly important for all individuals who may engage in sports such as extreme trail running, mountain biking, scuba diving, quad biking or any other forms of extreme sports to consider having the appropriate cover against injury, death or disability, especially when dependents – including family members and employees - are involved.

Studies published in *The American Journal of Sports Medicine*, which analysed running databases for marathons held in the United States from 2000 – 2009 found that the death rate during marathon events was 0.75 per 100 000 participants. “While this statistic is comfortingly low, the Two Oceans races, especially the ultra-marathon and 45km trail runs are a test of physical and mental endurance,” Marsden points out.

He explains that the number of marathon events (both road and trail) around the country is increasing every year and as a result these long distance runners are facing a number of health risks. “Some more common risks include severe injuries during the run itself, dehydration, pain in the joints and knees, muscle aches etc., as well as increased risks linked to heart conditions.”

Marsden says that runners who take part in the more extreme races, and those who plan on doing any activity that would be considered a ‘hazardous pursuit’ by your insurer, need to ensure that they are fully covered in the event of an accident. “Insurance providers may not cover consumers in the event of an accident, if the policy taken out contains specific exclusions for this type of activity. It is therefore important that consumers who engage in these types of activities ensure that they are adequately covered.”

He says that PPS cover its members across the globe, be it due to travel, emigration or partaking in an international sport. “When selecting the right type of insurance, consumers should find cover that will also include protection against hazardous pursuits or dangerous sports, such as motorised racing, scuba diving or trail running through dangerous terrain.”

“The reality is that most extreme sports and activities have an element of risk, which could result in injury or even death”, says Marsden. This may not always be the case, however, ensuring that your family is looked after should something happen is crucial.

Marsden says that it is vital for consumers to speak to their accredited broker, as most policies require people to apply for the additional cover at an extra premium, which can often prove to be very expensive compared with the cost of an ordinary policy. "It's not cheap to get coverage for activities that are perceived as hazardous. In fact, some insurers not only automatically exclude coverage for hazardous pursuits, but will also refuse to provide cover against such activities at all."

He adds that the company believes that its professional members should be provided with the freedom to do what they want, where they want to. "When taking out a sickness and disability insurance policy with PPS, the company does not take in account extreme activities that the member may take part in, as there are no loadings or exclusions applied."

PPS members have the peace of mind of knowing that they can have comprehensive cover, which includes global cover and hazardous pursuits cover with no extra loadings.