



## **HAZARDOUS PURSUITS COVER ESSENTIAL FOR SA MOUNTAIN CLIMBER**

As a business owner, husband and father of two, life and disability cover for avid mountain climber Henk Cronjé was a top priority before embarking on his worldwide mountain climbing expeditions, as it should be for anyone who plans to partake in extreme sports.

This is according to John Marsden, National Sales Director at PPS, who says that cover against death or disability, especially when dependents – including family members and employees - are involved, is particularly important for all consumers ahead of the festive season when many people may engage in activities such as paragliding, quad biking or a number of other extreme sports.

Marsden warns however that if your leisure activity is deemed to be a 'hazardous pursuit' by your insurer, then some insurance policies may not cover you in the event of an accident because some policies may contain exclusions, for example hazardous pursuits.

Cronjé, a PPS member, was fortunate enough to have automatic hazardous pursuits cover in his life and disability policies which ensured he was covered anywhere in the world, in any eventuality.

“This cover has been highly beneficial during my summit of Mont Blanc (4810m) located France in July 2011; Mount Elbrus (5642m) in Russia in July 2010; Mount Kilimanjaro (5895m) in 2003; and my most recent summit of Aconcagua (6962m) in Argentina, South America on the 19<sup>th</sup> of January 2012,” says Cronjé.

As a summit attempt can take anything between 15 to 20 hours mountain climbers face a number of challenges and the possibility of negative health side effects or an accident occurring is quite high, says Cronjé.

“As with any high altitude the unpredictability of the weather is the biggest challenge and to get that window of opportunity to summit the mountain is not always possible. Due to low oxygen levels climbers need to control their pace otherwise they can burn out before reaching the summit, therefore, food supplements and liquid intake are essential to combat dehydration and exhaustion.”

According to Cronjé it took him, including acclimatisation, 10 days to summit Mount Elbrus, 7 days to summit Mont Blanc and 15 days to summit Aconcagua. “Acclimatization is of utmost importance and that basically means spending time on high altitude which gives your body time to adapt. During the day you will ascent to a specific altitude and then decent and sleep at a lower altitude. The risk of an accident occurring increases with every day spent on the mountain.”

“By their very nature, these hazardous pursuits involve a high degree of risk and there is a chance that those engaging in them will get injured or even die. It is simply irresponsible to undertake these activities without being absolutely sure you or your family will be looked after in the event of an accident,” says Marsden.

Marsden says it is vital for consumers to speak to their 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.”

Marsden says that PPS members have the peace of mind of knowing that they have comprehensive cover at a far lower premium than many other policies.”

