



MAKE SURE YOU ARE COVERED THIS EASTER

Easter is fast approaching and if you are one of those people who plan to spend the long weekend engaging in extreme sports such as paragliding, quad biking or a number of other hazardous pursuits, it is crucial that you find out if your life insurance and disability policy covers you in the event of an accident.

The death of the Georgian luge slider, Nodar Kumaritashvili, at the 2010 Winter Olympics in Vancouver last month, highlights the dangers that can arise when sportsmen engage in certain sports.

According to Chris de Klerk, corporate actuary at PPS Insurance, if your leisure activity is deemed to be a 'hazardous pursuit' by your insurer, then your insurance policy may well not cover you in the event of an accident. "Most people wrongly assume that their insurance policy will still cover them if they have an accident regardless of how it happened, yet in reality this is often not the case as policies often contain exclusions, such as hazardous pursuits."

Hazardous pursuits generally include activities such as motor sports, quad biking, flying light aircraft, scuba diving, mountaineering or abseiling, though de Klerk advises contacting your insurer for a comprehensive list.

"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."

He cautions that while insurance is likely to be the last thing on your mind this Easter, it is during such periods that many people are likely to take part in such activities and they should therefore review their life cover before getting into the holiday spirit, rather than wait for the incident to happen.

De Klerk says most policies, unlike PPS life cover, 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."

De Klerk says PPS Insurance has no such exclusions on its policies, ensuring that its members are covered in any eventuality. "Our policies do not have any exclusions relating to hazardous pursuits, so all of our members are automatically insured. There is no need to either specify the sports you are taking part in or to obtain separate cover."

He 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."