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HOLIDAYMAKERS ADVISED TO DOUBLE CHECK INSURANCE SMALL PRINT

Holidaymakers planning to have a go at activities such as jet skiing or parasailing while they're on foreign soil are being advised to double check the small print on their insurance policies, as many won't be covered for so-called "hazardous activities."

The warning to "check-up and top-up" is aimed at the thousands of people jetting off abroad for a sunny break over the school holidays. Denise Kitchener, chief executive of national campaigning group APIL (Association of Personal Injury Lawyers) says it's also crucial that holidaymakers who take advantage of the water sports and activities on offer abroad check the foreign company is properly insured, in case things go wrong.

"A summer holiday is a chance to get away from it all and have some fun, and having a go at jet-skiing or quad biking may well be part of that," she said.

"But it's imperative that people check their insurance policies. Insurers won't necessarily cover you for activities they class as "hazardous", so if anything goes wrong or you are injured, your policy may be void."

Denise says there have been tragic cases in which holidaymakers have suffered devastating injuries, only to find their insurance policies were worthless because they were undertaking a so-called "hazardous activity".

"We know of cases involving devastating spinal injuries from quad biking, and head injuries from jet-ski accidents, in which the injured person was unable to claim compensation for their future care, and in some cases had to pay for overseas medical treatment themselves.

"People often throw caution to the wind and take part in activities on holiday which they wouldn't bother with at home, but the same rules of common sense and preparation apply abroad.



“People should take a couple of minutes to check their policy before taking part in an activity abroad. Even if it doesn’t seem like a hazardous activity, the insurance cover might say differently,” she added.

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Notes to editors:

- For more information, contact Lisa Wardle, Press & Communications Officer (tel 0115 938 8715) or Jane Hartwell, Assistant Press & Communications Officer (tel 0115 938 8702).
- Further information can also be found at the organisation’s website: www.apil.org.uk.

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