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## Brits abroad take risks without proper insurance cover, say lawyers

A national campaign group for injured people is urging holidaymakers to “check and top-up” their insurance policies before taking part in holiday activities abroad this summer.

“Many people don’t realise that common holiday activities such as parasailing, banana boat rides and go-karting are classed as ‘dangerous activities’ by insurers, so you’re not always covered if things go wrong,” said David Bott, president of the not-for-profit Association of Personal Injury Lawyers (APIL).

“Medical and repatriation costs can be extremely expensive if you’re injured with no insurance to call upon. And in the very worst cases people are severely injured, with life-altering consequences, and not covered for legal expenses to pursue recourse for their long-term care or medical bills,” he said.

A recent straw poll by APIL revealed that most tourists rate medical care cover as their biggest priority when shopping for travel insurance, but this may also be void if they take part in ‘dangerous activities’ for which they have not bought additional cover.

“None of the participants said they consider cover for dangerous activities as their priority when buying travel insurance, but it is just as important as anything else if you’re going to get into the holiday spirit and go quad biking, jet skiing or kayaking for example. Even paintballing and riding some mopeds are excluded from essential cover,” said David.

“Have fun and enjoy throwing caution to the wind on holiday, but be prepared.”

Notes to editors:

- APIL (Association of Personal Injury Lawyers) is a not-for-profit organisation, whose members are dedicated to campaigning for improvements in the law to help people who are injured or become ill through no fault of their own.



- Results of APIL's straw poll are as follows - When buying travel insurance, which of these types of cover is the most important to you? Cancellation cover (22%); Personal possessions cover i.e. theft, loss (9 %); Personal money cover i.e. theft, loss (5 %); Emergency medical expenses cover (56%); Personal liability cover (4%); Personal accident cover (4 %); Dangerous or hazardous activities cover (0).
- For more information, please contact Chris Birkle, press and communications officer, t: 0115 943 5409, e: [chris.birkle@apil.org.uk](mailto:chris.birkle@apil.org.uk), or Jane Hartwell, assistant press and communications officer, t: 0115 943 5416, e: [jane.hartwell@apil.org.uk](mailto:jane.hartwell@apil.org.uk).
- Visit the association's website at [www.apil.org.uk](http://www.apil.org.uk).