

PLAY IT SAFE WITH HOLIDAY INSURANCE

Holiday-makers have been urged to check their insurance policies before taking the plunge with adventurous activities abroad.

With school holidays looming, many families are now looking forward to heading overseas, but the Association of Personal Injury Lawyers (APIL) has warned against neglecting the small print in insurance policies when trying an activity which could be considered hazardous.

“Holidays now are often about much more than sightseeing and sunbathing - there’s a wealth of activities available, from white water rafting to sub aqua diving and parascending, but many insurance policies won’t cover you if you’re injured while taking part,” said APIL secretary Mark Harvey, of Swansea based solicitors Smith Llewelyn Partnership.

“When people are getting ready to go on holiday, the last thing they want to think about is what happens in the event of an accident. But if the worst happens, you’re not properly insured and you’re faced with expensive hospital bills and the cost of a special flight home, you could be facing real financial hardship on top of having to deal with the trauma of a serious injury.”

And problems can be multiplied when an accident is caused by someone else’s negligence and the injured person has to sue for compensation.

Under the Package Travel, Package Holidays and Package Tour Regulations (1992), an injured person can probably sue the tour company if the activity was arranged by the tour operator. But an adventure-seeker who is injured through the negligence of a local independent entrepreneur, would have to sue him in his own country, which can be extremely difficult.

And if the person who organised that apparently harmless parascending adventure on a Spanish beach is not insured, a claimant could end up with nothing but bills on top of his injuries.

“Obviously, people don’t go on holiday just to stay in their hotel rooms, ” said Mark Harvey. “But it makes sense to be careful and minimise the risk. Glossy pictures in holiday brochures and the sight of people going off to try all sorts of activities can blind people to what can happen if things go wrong.

“First of all, check your insurance - if you think you fancy trying your hand at anything the insurance company might consider hazardous, check your policy covers it. If in doubt, ask before you go, and top up your insurance if you’re unsure.

“Avoid having an accident in the first place - remember that safety standards are often lower in some countries than others. Ask your tour guide if they can recommend a responsible operator

“Above all, try to satisfy yourself that the company arranging the activity is responsible and experienced. If in doubt, opt for a day on the beach.”

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