

It feels good to be covered

HAZARDOUS PURSUITS

Exclusions List

Please note

This is only an indication of the likely underwriting terms available from British Friendly and is not guaranteed. It is subject to change upon receipt of the application form and any underwriting evidence.

Assumes participation on a recreational/amateur basis only.

Please telephone the Underwriting Team on 01234 358344 to discuss this matter further.

Pursuit	Deferred period								
	Day 1	1 wk	4 wks	8 wks	13 wks	26 wks	52 wks		
Adventure racing - sprint, endurance and 24 hour events only	Exclude	Exclude	Standard	Standard	Standard	Standard	Standard		
Adventure racing - multiday, expedition events	Exclude	Exclude	Exclude	Exclude	Exclude	Exclude	Exclude		
Ballooning - more than 50 flight hours per year	Exclude	Exclude	Exclude	Exclude	Exclude	Exclude	Exclude		
Base jumping	Exclude	Exclude	Exclude	Exclude	Exclude	Exclude	Exclude		
Boxing - amateur/contact	Exclude	Exclude	Exclude	Exclude	Exclude	Exclude	Exclude		
Bungee jumping - more than 5 jumps in total	Exclude	Exclude	Exclude	Exclude	Exclude	Exclude	Exclude		
Cycling - amateur, participation in competitions	Exclude	Exclude	Exclude	Exclude	Exclude	Exclude	Exclude		
Diving sports - all other types of sub aqua diving at depths below 40 metres and any high diving activities	Exclude	Exclude	Exclude	Exclude	Exclude	Exclude	Exclude		
Equestrian sports - flat racing, steeplechase or national hunt racing, harness racing, carriage driving, hunting, polo, point to point, rodeo, show-jumping, three-day eventing	Exclude	Exclude	Exclude	Exclude	Exclude	Exclude	Exclude		
Gliding- non -powered	Exclude	Exclude	Exclude	Exclude	Exclude	Exclude	Exclude		
Hang gliding - powered and non- powered	Exclude	Exclude	Exclude	Exclude	Exclude	Exclude	Exclude		
Hunting - big game hunting - regular/trophy seeker	Exclude	Exclude	Exclude	Exclude	Exclude	Exclude	Exclude		
Martial Arts (apart from Aikido, Hapkido and Judo)	Exclude	Exclude	Exclude	Exclude	Exclude	Exclude	Exclude		
Martial Arts - Aikido, Hapkido and Judo	Exclude	Exclude	Standard	Standard	Standard	Standard	Standard		
Microlighting	Exclude	Exclude	Exclude	Exclude	Exclude	Exclude	Exclude		
Mountain biking	Exclude	Exclude	Standard	Standard	Standard	Standard	Standard		
Motor sport	Exclude	Exclude	Exclude	Exclude	Exclude	Exclude	Exclude		

HAZARDOUS PURSUITS

Exclusions List

Pursuit	Deferred period								
	Day 1	1 wk	4 wks	8 wks	13 wks	26 wks	52 wks		
Motor cycle sports	Exclude	Exclude	Exclude	Exclude	Exclude	Exclude	Exclude		
Mountaineering & climbing (apart from trekking, bouldering, hillwalking, artificial climbing wall and coasteering)	Exclude	Exclude	Exclude	Exclude	Exclude	Exclude	Exclude		
Mountaineering & climbing - trekking, bouldering, hillwalking, and coasteering	Exclude	Exclude	Standard	Standard	Standard	Standard	Standard		
Parachuting - more than 10 jumps a year	Exclude	Exclude	Exclude	Exclude	Exclude	Exclude	Exclude		
Paragliding/parascending - record attempts/test flying/competition flying	Exclude	Exclude	Exclude	Exclude	Exclude	Exclude	Exclude		
Potholing & caving	Exclude	Exclude	Exclude	Exclude	Exclude	Exclude	Exclude		
Powerboat racing	Exclude	Exclude	Exclude	Exclude	Exclude	Exclude	Exclude		
Private aviation - competition, test or experimental flying, stunt flying, aeronautics, aerobatics, air-racing or air rallying	Exclude	Exclude	Exclude	Exclude	Exclude	Exclude	Exclude		
Quad biking	Exclude	Exclude	Exclude	Exclude	Exclude	Exclude	Exclude		
Rugby	Exclude	Exclude	Standard	Standard	Standard	Standard	Standard		
Sailing/yachting - racing or ocean sailing	Exclude	Exclude	Exclude	Exclude	Exclude	Exclude	Exclude		
War gaming	Exclude	Exclude	Exclude	Exclude	Exclude	Exclude	Exclude		
Water Sports - white water rafting, more active participation, competitions, instructor level	Exclude	Exclude	Exclude	Exclude	Exclude	Exclude	Exclude		
Winter Sports - bobsleigh, heli-Skiing, ice boating, ice hockey, luge, toboganning, ski bob, off Piste skiing, ski jumping, snowboarding (off-piste), participation in snowmobiling competitions - competitive racing (i.e snow cross)	Exclude	Exclude	Exclude	Exclude	Exclude	Exclude	Exclude		
Weight lifting/body building- recreational - for fitness/training purposes only	Exclude	Exclude	Standard	Standard	Standard	Standard	Standard		
Weight lifting/body building- competitive, amateur	Exclude	Exclude	Exclude	Exclude	Exclude	Exclude	Exclude		
Wrestling - for fitness/training purposes only	Exclude	Exclude	Standard	Standard	Standard	Standard	Standard		
Wrestling - amateur	Exclude	Exclude	Exclude	Exclude	Exclude	Exclude	Exclude		
Zorbing - instructor level, more than 10 times per year	Exclude	Exclude	Exclude	Exclude	Exclude	Exclude	Exclude		

British Friendly Society Limited

Registered Office: 45 Bromham Road, Bedford MK40 2AA

Telephone:

01234 358344

Web:

britishfriendly.com