



Activity travel insurance

We specialise in providing a series of policies in this sector, catering for a number of different markets.

Our single trip cover offers a flexible solution for either the individual traveller or the entire family. The product will even cover your UK based holidays¹.

Our multi trip option covers you for up to 1 year and includes all holidays, business trips and private trips. Provided your stay is for less than 60 days at a time, this policy is ideal for you.

Don't worry though, even if you need to stay for a longer period of time, we can arrange something suitable for you.

In addition, these products offer you the option to upgrade your package to cover you against personal accident whilst undertaking a range of activities.

We'll cover you for everything from:

- ✓ abseiling to archery
- ✓ high diving to hot air ballooning

....and even those activities considered crazy by some such as

- ✓ pot-holing
- ✓ skydiving
- ✓ zorbing!!

So, whether you enjoy a spot of scuba diving, sailing, surfing or skiing, Harrison Beaumont has the right cover for you.

To arrange immediate cover, simply visit <http://hb2.hbinsurance.co.uk/travel/single/quote.asp?agent=SCTR>

¹ Provided your stay includes two nights at pre-booked accommodation



Winter sports travel

In addition to the activities listed above, Harrison Beaumont are able to tailor a winter sports package to suit you and your family's insurance needs.

Regardless of whether you plan to throw yourself down a luge or plan a more leisurely time at the ice rink, we've got you covered.

Harrison Beaumont's policy will cover you for:

- ✓ dry-slope skiing
- ✓ mono-skiing
- ✓ ski-bobbing
- ✓ skidoo,
- ✓ ice skating
- ✓ ice hockey
- ✓ curling
- ✓ alpine skiing
- ✓ glacier skiing
- ✓ snow skiing
- ✓ snow boarding
- ✓ nordic Skiing
- ✓ bobsleighting
- ✓ luge

In addition, you can opt for a family policy to cover 2 adults and any number of children that permanently live with you.

To demonstrate even more flexibility, we'll reduce your premium by 20% if you choose to delete money and baggage cover from your policy.

visit <http://hb2.hbinsurance.co.uk/travel/single/quote.asp?agent=SCTR>

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Registration Number 303968. Registered in England Number 4582221. Registered Office: Globe House, 24 Turret Lane, Ipswich, Suffolk, IP4 1DL.



What about my activity equipment?

Activity equipment cover is (or has been) traditionally sought after, but rarely provided. You will of course find some level of equipment cover built into a standard travel policy....a few hundred pounds worth of cover maybe?

More often than not, you'll discover....often after the fateful event....that the cover did not include damage to your equipment whilst in transit or even whilst in use. In addition ask yourself if a couple of hundred pounds is going to be enough to fully replace all of your lost or damaged items?

As a specialist in the leisure market, Harrison Beaumont is all too aware of these pitfalls. This is why we've designed a product that we know will offer the correct amount of cover, allowing you to relax and have a great time on holiday, safe in the knowledge that should the worst happen, your Harrison Beaumont insurance cover will replace all your lost or damaged goods¹.

Key features of our product include:

- ✓ All year round cover
- ✓ Worldwide
- ✓ Cover whilst equipment stored at home
- ✓ Cover whilst equipment is in use
- ✓ Cover whilst equipment is in transit
- ✓ New for old on equipment under 12 months old
- ✓ luge

Furthermore, rather than include an inadequate level of cover as standard, our policy will cover your equipment to a value of £10,000. To arrange immediate cover, simply visit <http://hb2.hbinsurance.co.uk/equip/quote.asp?agent=SCTR>

¹ Maximum cover level available is £10,000 subject to exclusions as stated in the policy wording



Equipment manufacturers: add value to your products

Whether you supply direct to the retail or wholesale industry or offer a mail order service, you should now be talking to Harrison Beaumont.

We've designed specific insurance schemes for the manufacturer / supplier which will see an activity equipment product bundled into the supply of each piece of equipment (priced between £500 and £10,000) at no extra charge to the customer or supplier.

The product is free for the initial 30 days immediately following purchase¹. Harrison Beaumont will take care of all the insurance paperwork for the customer allowing you to carry on with business as usual.

In addition, for every policy sold, we'll return a percentage of the premium back to the supplier / manufacturer. So, your business receives an ancillary income stream for doing nothing more than including some point of sale material in the packaging / attached to the equipment itself (which we'll produce)

This income stream will remain for the entire life of the policy – meaning you go on earning money from equipment that you've already sold!

With our dedicated in-house marketing team, we can add our considerable expertise in the design and production of all point of sale material – branded to look and feel in the way you would wish, giving the end customer even more affinity and loyalty to your brand.

With this offer running across the product range, you'll substantially increase the likely hood of that customer updating or expanding their equipment with you.

¹ - provided the customer phones to activate the product.



Playing sports: can you afford to be injured?

If you are off work temporarily, who pays your bills? In the event of a sporting injury which prevents you from working, who pays the mortgage and provides financial assistance to look after your family? Will statutory sick pay cover your normal outgoings?

A Personal Accident policy is available to those aged 16-64 and it is a sensible method of continued income and at the same time provides you with peace of mind.

Capital benefits are available on a sliding scale from £10,000 to £30,000 with a weekly scale ranging from £50 to £150 maximum.

So, just in case you suffer a Tennis elbow or a squashed knee – Harrison Beaumont has got you covered. For years now, Harrison Beaumont has provided policies for individuals or on a group basis. So for those organising one off events or running a sports club, sliding down the steepest slopes, or jumping from an aeroplane, you'll be safe with us.

Rest assured.....we've designed a policy to ensure that if you do decide to jump.....you're safe with us!

If you run a sports instruction school or a sports club, give Jason Lawrence, our Business Development Manager a call. He'll be more than happy to assist you in finding the exact policy to suit your needs.



Taking a gap year, or gapping in a group, we've got it covered

...then look no further than Harrison Beaumont's explorer product range

Designed specifically for the longer term traveller, we've come up with a travel policy that offers excellent levels of cover for trips from anything between a few weeks to 18 months.

In addition, if there are a group of travellers we not only cater for this, but will offer significant discounts too:

For example:

- 21 – 50 people travelling, we'll apply a 10% discount
- 51 – 100 people travelling, we'll apply a 15% discount
- 101 or more people travelling, we'll apply a 20% discount

Our cover includes

- ✓ Cancellation and curtailment
- ✓ Baggage, personal effects and activity equipment cover
- ✓ Cover for your money and documents
- ✓ Cover for delayed / missed departure
- ✓ Legal Expenses cover

Whilst you're on your extended break, why not take indulge in some leisure activities? After all, with Harrison Beaumont, you're fully covered.

Cover includes

Scuba Diving (max 30m), White Water Rafting, Bungee Jumping, Trekking, Safaris, Hot Air Ballooning, Cycling/Mountain Biking, Motor Cycling, Jet Skiing, Parascending, Horse Riding, Water Skiing and Windsurfing.

And just in case the worst should happen we've included all the extra cover we hope you'll **never** need!!

- ✓ Hospital benefits
- ✓ Personal Accident
- ✓ Cover for medical expenses

So, if you're thinking of getting away during your Gap year or are considering a career break, we have the right policy for you.

visit <http://hb2.hbinsurance.co.uk/travel/explorer/quote.asp?agent=SCTR>

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Student belongings

Harrison Beaumont formed almost 40 years ago with the aim of providing cost effective personal possessions insurance for the students of Oxford and Cambridge.

All these years later, Harrison Beaumont is still at it – pioneering new and innovative levels of cover in what was once our only product!

We're proud to say that over all of this time, Norwich Union, the UK's largest insurer, continues to support us in every way in this market.

Our specially designed policy will offer cover for:

- ✓ Contents valued up to £7,000
- ✓ Additional computer equipment cover up to £5,000
- ✓ Valuable items covered up to an additional £2,500
- ✓ Cover for halls of residence
- ✓ Additional cover for pedal cycles

So, if you've just started a new term, have packed off your eldest to university or are a governing body looking for cover on your particular campus, Harrison Beaumont can help.

In addition we can now offer extended levels of **cover for young professionals** living in shared or rented accommodation. Overall cover is **increased to £10,000** – to reflect the new goodies you've rushed out to buy!

Plus, we've increased the **valuable items limit to £3,000** and **doubled the single article limit** – just in case you rush out and buy that watch you've always wanted with your 1st pay cheque!

To arrange immediate cover, visit http://www.hbinsurance.co.uk/Student_Insurance.htm?LoadType=Load&referrer=SCTR



Holiday home insurance

Thinking of making that dream purchase? Maybe you already own a home abroad, your very own property in the sun, your escape from the daily grind?

Whatever you do, don't forget to protect that dream by insuring your overseas property and its contents. You wouldn't leave your UK home uncovered so why take any chances with your holiday home?

Harrison Beaumont are specialists in this market. With Harrison Beaumont, your property will be in safe hands. We provide comprehensive overseas property insurance cover, underwritten by a UK based market leading Insurer.

Our unique cover includes:

- ✓ Building & Contents Cover
- ✓ Public Liability up to £2 million
- ✓ Cover whilst the property is let
- ✓ Loss of rent income if the property is inhabitable¹
- ✓ Emergency travel expenses to reach your property
- ✓ Outbuildings up to £15,000
- ✓ Legal expenses

Alongside great cover and competitive prices, Harrison Beaumont offers excellent customer service, with UK based English speaking staff, all policy documentation in English, premiums and claims payable in sterling.

To arrange immediate cover visit http://www.hbinsurance.co.uk/Holiday_Home_Insurance.htm?agent=SCTR

¹Due to loss or damage that we have agreed to pay for



Dedicated to fitness professionals

Harrison Beaumont also produces a quarterly publication dedicated to the fitness industry. Professional fitness has a distribution of circa 20,000 subscribed members and advises on the latest exercise techniques, dietary tips and product information on the market.

In addition, Harrison Beaumont also offers an exclusive personal accident and liability product for all group and personal trainers.

Our combined Liability Insurance for freelance Fitness Instructors includes;

- ✓ Public Liability cover £2 million or £5 million
- ✓ Professional Indemnity Cover £1 million
- ✓ Optional Sports Massage cover
- ✓ Optional Personal Accident cover
- ✓ Temporary cover to teach abroad¹
- ✓ Quarterly subscription to Professional Fitness Magazine

Get covered to teach:

General exercise classes with and without equipment, Club based Personal Trainers, Personal Trainers (outside clubs), Boxercise, Group Studio Cycling, Dance Classes, Exercise in Water, Pilates, Yoga, Martial Arts, Junior Fitness, Chair based exercise, Body Training Systems, Jazzercise, Fitness FX, Friskis & Svettis, plus many more exercise formats.

http://www.hbinsurance.co.uk/Fitness_Instructor_Insurance.htm?agent=SCTR

¹Some restrictions may apply

http://www.hbinsurance.co.uk/Fitness_Instructor_Insurance.htm?agent=SCTR

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Commercial Insurances

Harrison Beaumont is now able to offer a full range of commercial insurances to cover a wide variety of businesses and business premises.

Whether you run a small corner shop, run a big office or a high class hotel, Harrison Beaumont have the right policy for you.

We're now able to offer cover for

- ✓ Employees Liability
- ✓ Public Liability
- ✓ Cover for premises
- ✓ Contents / business stock cover
- ✓ Business Interruption
- ✓ Trustee Indemnity
- ✓ Marine Cargo
- ✓ Event Insurance
- ✓ Tour Operators Indemnity
- ✓ Professional Indemnity
- ✓ Fidelity Guarantee
- ✓ Commercial Fleet Insurance

In addition combinations of the above can also be catered for.

To arrange immediate cover, visit http://www.hbinsurance.co.uk/Commercial_Insurance.htm?agent=SCTR