



Dental Training Programme (DTP)

Acceptance Pack

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DENTISTS ONLY - Dental Registration

Dentists will need to be temporarily registered with the Medical Council of Tanganyika (MCT) in order to be able to practice dentistry whilst on the DTP. There are a number of documents required for this, some of which cannot be supplied until nearer to the DTP (you will be sent details about this separately). However some documents which can be dealt with **now** require certification from a solicitor and details of what is required and by when are given in **Appendix 1** of this document '**B2A Volunteer Dentist Professional Certificates Required**'. Please refer to this now for further details.

Wellbeing & culture

Culturally Sensitive Behaviour

Tanzania is a very different place from the UK. We have worked very hard to build positive working relationships with the authorities and community, and our staff and our work are well respected. This reputation can easily be compromised by unwise actions by our volunteers, and for this reason we ask you to read and respect the cultural advice given below.

One of the conditions of volunteering with us is that you understand that people in Tanzania will regard you as a representative of Bridge2Aid, and we ask that you behave accordingly. Please take the time to greet people in Swahili, shake hands and ask about their home/work. Don't worry about correct pronunciation, just have a go; people will appreciate the effort you put into learning their language. (See separate vocabulary sheet)

Please be aware:

Homosexual activity has been illegal in Tanzania for decades but recently there have been stories of increasing surveillance and persecution of gay people. If prosecuted there is a maximum penalty of life imprisonment. Please bear this in mind during your time in Tanzania. We want our volunteers to be safe and to be aware of these laws.

Please don't:

Smoke or drink alcohol at all during working hours, or excessively after work.

Leave the group e.g. if you want to go running, please speak to the SCL and they will try to arrange for one of the Tanzanian Team to go with you. Please be aware that this may not always be possible.

Ask to go to discos or nightclubs- they may not be safe and it's a working trip.

Point with your fingers, it can be seen as rude. If you would like someone to accompany you call them with your hand facing down, waving with all of your fingers together towards you. Ask your SCL for a demo if unsure

Dress code

Please remember we need to be respectful in the way that we dress.

- Ladies - loose fitting trousers, t-shirts/blouses, dresses/skirts (preferred). Clothing above knee length and strappy tops are not appropriate. As a guide knees & shoulders should be covered.
- Men - trousers, t-shirts/shirts, long knee length shorts for relaxing (trousers when working).
- Clinic or work wear – scrubs and trainers/covered shoes for clinical environment
- A light mac/waterproof may be useful if you are coming during the rainy seasons (Sept-Dec, Feb-May)
- A light jumper/trousers for possible cold mornings on Safari
- Long sleeved top for the evenings (to avoid mosquito bites)
- Long/smart casual clothes for the evenings
- If you get an opportunity to swim, costumes/trunks are acceptable, **but not bikinis** in some places.

Contacting Home

You can use your mobile phone to stay in touch with home, but please check with your network to see if you need it to be activated to roam in Tanzania and how much it will cost. Please be aware international charges are high. Texting is cheaper. Wi-Fi is unreliable in Tanzania, but where it is available digital messaging services are probably the best way to keep in touch.

Food

Breakfast will be provided at your hotel, and a lunch of rice, beans, vegetables, fruit, fish or meat will be provided out at site. For dinner the hotel will prepare similar food. If you do eat away from the hotel it is best to stay away from fruit juice and salads in restaurants where you cannot be sure that safe water has been used. Generally (but not always), if you can peel food or it has been cooked it is safe to eat. It is a good idea to bring plenty of familiar snacks (cereal bars, savoury & sweet biscuits etc) as a back-up and to keep your strength up should the food not agree with you. If you are a vegetarian/vegan, please make sure you have notified us - you may find a fairly restricted choice in restaurants.

Tips - in restaurants it is acceptable to add 10% as a tip to your waiter.

Giving

Coming and sharing your skills is the best possible gift you can give. Please do not bring material gifts with you, except blowing bubbles (which all the children will enjoy!). The very good reasons behind this have all been explained at your UK training day.

Money

The only money you need is for drinks, snacks and souvenirs but they are inexpensive compared to the UK. Tanzanian Shillings cannot be purchased in the UK. You will need to get US dollars in the UK which can then be exchanged for shillings at the airport in Tanzania. Although it is sometimes possible to exchange UK sterling in Tanzania, the UK Foreign Office recommends dollars on their website. Rural outlying areas won't take sterling, and there is a better exchange rate for dollars. We recommend bringing between \$100 - \$200. **Please note that all US dollars must be dated year 2009 and later to be accepted in Tanzania.** We recommend you bring large denomination notes of US dollars, which are easy to change and you will get a much better rate for these. The airports will take dollars for refreshments.

Traveller's cheques and pre-paid debit cards are **not recommended** as they are difficult to use.

Health

Immunisation & Medication - we advise that you contact your local doctor / travel clinic for specific advice. Many immunisations are required and some recommended. You will also need anti-malarial tablets. Please note that doctor's advice must be sought first as not all medications are suitable for all people. You will need to cover the cost of these from your own money (fundraising money cannot be used).

Useful websites that carry initial guidance on what immunisations will be required: [NHS Choices](http://www.nhs.uk/choices) and <http://www.fitfortravel.nhs.uk/home.aspx>

Ladies please note - if you need sanitary protection please ensure you take **everything** you need as it will not be easy to get extra supplies while you are in the rural areas. Ideally speak to your GP about avoiding a period while you are away.

When in Tanzania please:

1. Always wash your hands before eating
2. Let us know immediately if you are unwell.
3. You may experience traveler's diarrhoea, just because the food is different for you. Imodium is not a cure; it merely buys time if you are in an awkward situation!
4. Take your malaria tablets, use repellent and wear full length clothes with long sleeves after 6pm. Precautions are more effective than tablets in preventing malaria!
5. Use sunscreen, hats and glasses – we are very close to the equator
6. Only drink filtered or bottled water, and be sure to keep hydrated. B2A will provide bottled water for you, on site, when you are working
7. Don't use ice, the water used to make it may not be safe
8. Use bottled water when brushing your teeth
9. Don't eat peeled fruit, juices or salads unless you're sure they have been washed in filtered water
10. Be careful walking, there may be venomous bugs and snakes e.g. wear closed toed shoes walking in grass

Emergencies - The B2A team is well equipped to handle medical emergencies and will ensure that you receive the best care possible if you become ill.

Power - Tanzania uses UK type 3 pin plugs.

Security

Keep passports and other valuables such as mobile phones, cameras etc with you at all times, out of obvious view. Out at site your bag will be placed in the sterilisation room which is never left unattended. We advise locks on your suitcases to act as a visual deterrent. Hotels and restaurants usually have 24 hour security guards.

Whilst out walking on the streets be aware there are always opportunists, so carry as little of value with you as possible and make sure you know where you are going. Because we are close to the equator it gets dark very quickly, by about 7pm. After dark do not walk around outside and always take taxis from one location to another. Stay with your group.

Please do not give your UK email, phone or address details to anyone. If you do wish to 'friend' people through Facebook we advise that you restrict the information available on the account.

Shopping

During the trip there may be time to visit the local market and shops. Make yourself familiar with the local currency beforehand and organise your money so it is easy to access, rather than have to produce a large wad of cash. People will expect you to haggle for a price, it's fun so don't be afraid to try. Start by halving the price, judge the vendor's reaction and then work your way up from there, you will enjoy the experience!

Taking pictures

If you are taking pictures of people please be polite, ask their permission first, and be ready for them to say no. Do not pay anyone for a picture; this creates a difficult long-term principle. If you are part of a volunteer team we will document the trip in photographs, so don't worry about photos while you are working. Please be aware that it is illegal to take photos of Tanzanian government buildings e.g. police station, passport control etc.

Accommodation

We will try to provide you with a single hotel room wherever possible. However, as we often go to towns where there are few hotels we sometimes have to ask volunteers to share due to a lack of rooms. If you are not prepared to share please can you let the B2A Programme Delivery coordinators know asap so that they can ensure this is taken into account. If the only option available is a twin room and you do not want to share then a supplement may have to be charged. We would confirm this with you before you went.

Post DTP trip option

At the end of the DTP you might like to stay on for a few days and go on a safari or other 'mini break'. You will receive information about this in the flight booking instructions which will be sent to you at approximately 6 months before your DTP. You will need to cover the costs of this extended trip from your own money (fundraising money cannot be used).

Travel Insurance

Bridge2Aid has a group travel insurance policy with Banner to cover all volunteers for up to **16 days** (this includes 2 days for an extension/safari trip should you choose to do this). We are pleased to say that the cost of this insurance is included in your trip fees.

A summary of the group insurance policy and exclusions can be found in Appendix 3 & 3a of this document. If you wish to see the full policy wording and travel schedule, this can be found in the secure area of our website (see below).

To log into the website: www.bridge2aid.org/secure/

Password: uZrafhNd

NB If you choose to stay longer than 16 days you will need to ensure that you have adequate insurance cover for the additional days spent in Tanzania or elsewhere before returning home. We can let you have contact details for Banner should you wish to speak to them about this.

Clinical Briefing Sheet- DTP

Clinical aspects of the trip

We have hopefully explained clearly at our Training Day the sort of work you will be involved in. However, it is worth reiterating that the trip will be very hard work, with long days in hot and difficult working conditions. You will need a fair amount of stamina and be able to adapt to the situation you find.

Each day involves an early departure from the accommodation with a 90-120 minute drive to the health centres. We will brief you on arrival on aspects of the setup and how the rooms will be laid out. The rooms at the health centres are very basic and **often** have no electricity and running water. We usually operate a central sterilisation room where the Oral Health Team will work from. The Clinical Training area may be one large room or multiple smaller rooms with at least 2 dentists working in each room, depending on the size of the centre.

Oral Health Team (OHT) - nurses, hygienists, therapists

In the Oral Health Team role, your primary aim will be to keep the flow of sterilised instruments going to the dentists working on site, and to organise the clinical environment. You will also be involved in assisting the dentist, and the Clinical Officers (COs). We operate a ratio of approximately 1 OHT to 2 dentists. You will need to work effectively as a team in a very organised way to keep things ticking over. Sterilisation will take place using gas bottle stoves and non-electric steam autoclaves (medical grade pressure cookers).

Another key role for the OHT is to teach the Clinical Officers some basic Oral Health Education and the sterilisation process, therefore covering the importance of cross infection control. We supply a few basic teaching aids for this.

Clinical Officers (COs)

The COs have a good level of English, and also a good level of dental anatomical knowledge. Some of them will have extracted teeth on a regular basis, some will have never picked up a pair of forceps. They receive three years' basic medical training to diploma standard, and work in rural dispensaries providing a basic level of medical care.

Before each DTP, the COs are given one days' classroom training to bring their level of theory up to a baseline standard, and also to teach the theoretical aspects of the syllabus. This will continue during the DTP too.

Dental Equipment

The instrument kit we use is based on that which is allocated to the COs for them to use after their training. There is also a Backup Kit should you need it.

- Non-electric steam Autoclave (medical grade pressure cooker)
- Range of Forceps & Elevators
- Local Anaesthetic
- Disposable Needles
- Surgical Instruments
- Atraumatic Restorative Technique instruments & materials
- Consumables (e.g. gloves, masks, gauze)

Please bring your own eye protection and protective clothing i.e. 4 sets of scrubs. We have a range of donated second hand scrubs of various sizes – if you wish to borrow some for your DTP please contact volunteering@bridge2aid.org . We also recommend that you bring your preferred masks and gloves, particularly if you have a latex intolerance – 3 boxes of gloves should be enough. Latex free gloves will not be available on site.

Instrument Kit Supplied

Extraction Kit	No. per kit	Extraction Kit	No. per Kit
Metal Dental Mirrors	10	Lower Premolar	2
Right Angled Probes	10	Straight elevators	6
Periodontal Probe	1	Hand Scaler (moon shaped)	1
Upper Molar Right	2	Tweezers	4
Upper Molar Left	2	Scissors	1
Upper Premolar	1	Needle Holder type Hegar	1
Lower Molar	3		

Support Provided

We aim to give you all the support you need to work effectively and adjust to working in a different culture:

- The UK Bridge2Aid office is available to answer queries relating to your trip by email or phone.
- On arrival in Tanzania, you will have a comprehensive orientation day. During the DTP, there will be a daily debriefing at the end of the day.
- Your Clinical Lead will also contact you before the trip and ensure you have contact with other team members. If this does not happen please contact your B2A Programme Delivery Coordinator who can put you in touch with the right person.
- If you would like to speak to someone who has been before and can answer any questions based on their own experience please also contact your B2A Programme Delivery Coordinator and they can put you in touch with a previous dentist or OHT member.

If you haven't attended it already, please ensure you book onto a UK Training Day. This is compulsory ahead of the DTP and will ensure you meet other DTP volunteers and also find out more about what you'll be doing.

For any of the above please contact volunteering@bridge2aid.org and someone will be in touch.

Swahili Phrases

English	Pronunciation	Kiswahili
Greeting and answer	Ha-ba-ri (answer – n-zur-i)	Habari (nzuri)
Greeting with Respect and answer	Shi-ka-mo (answer – ma-ra-ba)	Shikamo, (marahaba)
Yes	ndee-yo	ndiyo
No	Ha-pa-na	hapana
Please	taf-a-daa-li	tafadhali
Welcome, you're welcome	ka-ree-boo (s), ka-ree-boo-nee (pl)	karibu (s), karibuni (pl)
Thank you (very much)	a-sant-e (saa-na)	asante (sana)
Excuse me	saa-maa-haa-nee	samahani
Fine/OK	n-zu-ri/ sa-wa	Nzuri/ sawa
Good morning	ha-ba-ree za a-soo-boo-hee	Habari za asabui
Good day	see-koo-nje-ma	siku njemi
See you later	too-ta-o-na-na ba-a-da-ye	tutaonana baadaye
I don't know	Si-ju-hi	Sijui
My name is	jee-na la-ngoo-nee	jina langu ni
What is your name?	jee-na la-ko nee na-nee	jina lako ni nani?
Welcome, have a seat here	ka-ree-boo nda-nee oo-ka-e ha-pa	karibu ndani ukae hapa
Where do you have pain?	oo-na-maa-oo-mee-voov wa-pi?	una maumivu wapi?
Where do you have a problem?	oo-na-ma-ta-ti-so wa-pi?	Una matatizo wapi?
You have a bad tooth here	oo-no-jee-no m-bo-voov ha-pa	una jino mbovu hapa
Open your mouth	foon- gooa m-domo	fungua mdomo
Close your mouth	foon- ga m-domo	funga mdomo
Wait please	oo-soo-beeli kee-do-go taf-a-daa-li	usubili kidogo tafadhali
Bite	oo-ma	uma
Bite hard for 30 minutes	oo-ma kwa ng-oo-voov da-kee-ka thel-a-thi-ni	uma kwa nguvu dakika thelathini
Spit/Don't spit	te-me/oo-see-te-me	teme/usiteme
Stop	a-ch-a	acha
Relax	too-lee-ya	tulia
Don't worry	u-see-lee-way na wa-see wa-see	Usiliwe na wasi wasi
Finished	tay-aree	Tayari (all prepared in literal trans)
Tooth (teeth)	jee-no (me-no)	jino (meno)
Gum/gums	fi-zi /u-fi-zi	fizi /ufizi
Root/roots	m-zi-zi/mi-zi-zi	mzizi/mizizi
Push	soo-koo-ma	sukuma
Numbness/anaesthetic	ga-nzi	ganzi

Appendix 1

B2A Dentist Professional Certificates Required - NOW

Introduction

Volunteering Dentists in Tanzania are required by the Medical Council of Tanganyika (MCT) to prove their professional status. There are stringent rules in place which we have to follow to ensure we adhere to this, otherwise **you may not be able to practice** when you come to Tanzania. Some documents are required nearer to the DTP, whilst others need to be sent to us **now** and these are detailed below.

Documents required now

1. **Solicitor certified** copy of your Degree/diploma certificate (MD/MB.BS/MB,ChB/DDS/BDS) - plus **certified translation** if not in English or Latin
2. **Solicitor certified** copy of your Marriage certificate (or other proof of change of name) if your degree certificate and passport show different names
3. **Solicitor certified** copy of your Passport details page
4. **Copy of your one page CV** (see appendix 2 for a suggested template)
5. **Copy of your annual indemnity insurance - please check with your insurer that you are covered for voluntary work overseas, as a separate certificate or written confirmation may be required.**

If you are a retired dentist and no longer registered with the GDC, please make sure you give the following information when requesting indemnity from your previous indemnity provider:

- You will be working in Tanzania as a volunteer for a UK registered charity (Bridge2Aid)
- No remuneration will be received
- You will be registered with the Medical Council of Tanganyika whilst volunteering
- You will have a certificate of current professional status from the GDC

If you have any problems getting indemnity please contact us as soon as possible on 01453 546776.

If you get quoted a significant cost for having the above documents certified we do have a Bridge2Aid supporter who is a solicitor and is willing to do this for you at a nominal cost. If you would like to use this service please follow the process below:

1. Please email Carley Jackson (carley.jackson@fta-law.com) ahead of sending them the documents to get a quote for the cost and ask them to include the cost of 'signed for recorded delivery' for returning them to you.
2. You will need to send the original of each document needing certifying, plus a copy. We would recommend signed for recorded delivery due to the value of the items.
3. Address to send to: Carley Jackson, FTA Law, Century Offices, 2175 Century Way, Thorpe Park, Leeds, LS15 8ZB.
4. Please ensure you provide a return address.
5. Payment needs to be in the form of a cheque made out to Carley personally, 'Carley Jackson', as she will be doing the work in her personal capacity as a solicitor.

If your passport expires within 6 months of returning from a booked DTP, then it will be necessary to renew your passport ahead of the visit and get a certified copy of the new one

You will need to keep your **original certified copies** in a safe place as you will be required to take these with you to Tanzania for your DTP.

Please **email copies** of all the above documents to your B2A Programme Delivery Coordinator.

Alternatively you can post them to: Bridge2Aid, The Keepers, Symn Lane, Wotton-Under-Edge, GL12 7BD

Appendix 2

Curriculum Vitae (suggested format)

Full name
Address line 1
Address line 2
Town
City
County
Post Code

Personal Profile

(Years worked as a dentist, nature of work, work location, personal background)

Education

Date degree gained and where from

E.g. I gained a degree in dentistry from University of Life, July 1998.

Work Experience

Years	Employer
YYYY– YYYY	Jo Bloggs and Partners, Address
YYYY– YYYY	George Dawes and Partners, Address

Previous DTPs where applicable

Appendix 3

This document provides summary information for insured persons on trips with Bridge2Aid

Bridge2Aid provides a Travel and Medical Insurance policy that covers the costs of medical emergencies incurred by volunteers and similar persons when travelling on behalf of Bridge2Aid.

Within limits this insurance also covers non-medical expenses.

The insurance broker is Banner Financial Services.

The insurer is Amtrust Europe Limited.

Who to contact in the case of emergency assistance?

Contact AmTrust Assistance

Please Call **+44 (0)344 573 8111**

Reference "AmTrust Banner Group"

Please have the following information available: -

1. The Policy Number as shown in the Schedule – **BRID01GT01**
2. The telephone number from which you are calling
3. The name and telephone number of the Doctor and Hospital attending you.

The helpline is manned 24 hours a day 365 days a year by multi-lingual assistance co-ordinators experienced in managing medical assistance cases with hospitals and clinics worldwide. Please note that the services are supplied by third parties who are contracted to AmTrust Europe Limited.

Failure to contact AmTrust Assistance and obtain authorisation may prejudice the claim and mean that not all the costs involved will be paid.

The Bridge2Aid insured person should not attempt to find their own solution and then expect full reimbursement from the insurer, without prior approval first having been obtained from Amtrust Assistance.

Where would the Bridge2Aid insured person be taken in a medical emergency?

Amtrust Assistance would take the person to the most appropriate country where medical facilities exist to deal with that condition, which might not be the person's home country. They will also be working to very tight timescales because it's an emergency and as a result they may not have time to acquire the necessary visas for the person to enter certain countries.

What happens if the insured person is already in hospital before Amtrust Assistance are contacted?

The insured person or a representative from Bridge2Aid should call Amtrust Assistance as soon as possible.

They will contact the medical facility and determine whether it's suitable (if not they may make plans to move the insured person).

If it is then assuming the medical facility is within Amtrust Assistance's network, they will begin to pay any incurred costs directly with the medical facility and put down a guarantee of payment for future costs.

If the medical facility is not within their network, then there may be a slight delay in making direct payments while this paperwork is concluded. Sometimes Amtrust Assistance will appoint a local agent in that Country to negotiate the best terms.

Following a medical emergency how long would the policy provide cover for?

The cost of medical surgical or other remedial attention treatment or appliances given or prescribed by a medical practitioner and all hospital nursing home / ambulance charges are covered as long as incurred on an external journey. Plus, for an additional three months on return to the home Country.

Are there any exclusions for medical cover?

For any medical expenses incurred in the insured person's country of domicile or for routine medical expenses e.g. check-ups and regular medication or for any form or elective, non-urgent treatment.

Any claim if the insured person is travelling against medical advice given by a medical practitioner or, for the purpose of obtaining treatment.

For routine medical expenses resulting from pregnancy or childbirth, for any medical expenses resulting from pregnancy or childbirth incurred within four weeks of the expected date of childbirth.

Neuroses, psychoneuroses, psychopathies or psychoses, anxiety, stress, fatigue or mental or any other emotional diseases or disorders of any type. This applies when medical advice has been sought **at any point in your life**.

If any of the above apply you **MUST** contact Ian Roberts at Banner Financial Services as soon as possible to discuss this on 01473 384 831 or ian.roberts@bannergroup.com

Other exclusions

Please read Appendix 3a (below), (it is a copy of page 25 of the full policy wording). In particular read sections **12, 13 and 14** carefully, especially if you intend to go on an extension trip/safari. **If in any doubt contact Ian Roberts on 01473 384 831 or ian.roberts@bannergroup.com**

Is cover provided for accompanying people or relatives to visit?

Reasonable additional accommodation and repatriation expenses incurred by the insured person or close relative or Bridge2Aid associate who has to remain or travel with the injured or ill insured person.

Reasonable travel and accommodation expenses to travel from the United Kingdom if their presence with the injured or ill insured person is necessary on medical grounds.

Claims contact for all claims that don't require emergency assistance

Either contact AmTrust Assistance on the number above and ask for the claims department or e-mail the address below. In most cases they will be able to deal with your claim on the phone. However, a claim form can also be supplied if requested.

Email	claims@amtrustassistance.co.uk
Reference	"AmTrust Banner Group"

Pay and claim - you should pay for any minor condition where possible i.e. a medical incident that does not require hospitalisation or air transport, covered by this Insurance and subsequently seek reimbursement.

All original formal receipts and a letter from the treating doctor clearly stating the problem must support any such claim for reimbursement.

AmTrust Assistance will endeavour to agree settlement of the claim during the phone call with them subject to receipt of supporting documentation.

If you prefer claims can be settled by utilising a claim form. You can request a claim form by contacting AmTrust Assistance on the phone number or email above and return along with any relevant documentation.

Procedure for non-emergency medical expenses

For minor medical costs such as minor sicknesses the insured person would pay and put in a claim for reimbursement on return either to Bridge2Aid for follow-up with Amtrust or directly to AmTrust Assistance.

Procedure for cancellation or curtailment

In the event of cancellation of a trip, notice must be given promptly of any occurrence that may give rise to a claim to Amtrust Assistance.

In the event of curtailment, Amtrust Assistance should be contacted prior to making any travel arrangements.

Procedure for personal property claims

In the event of luggage getting stolen or being delayed please obtain a baggage irregularity report or police report to support claim to Amtrust Assistance.

Please refer to the policy schedule and full policy wording for full terms and conditions (found in the secure area of the Bridge2Aid website – see page 5 above for how to reach this area)

Appendix 3a

(Taken from page 25 of the full policy wording)

WHAT IS NOT COVERED (applicable to all Sections)

This insurance does not cover claims in any way caused or contributed to by:

1. **war**, whether **war** be declared or not, hostilities or any act of **war** or civil war;
2. **terrorism** occasioned by any nuclear, chemical or biological cause
3. the actual or threatened use of pathogenic or poisonous biological or chemical materials by any person(s), committed for political, religious, ideological or similar purposes with the intention to influence any government and/or to put the public or any section of the public in fear;
4. nuclear reaction, nuclear radiation, radioactive contamination or **radiation**;
5. the **insured person** engaging in or taking part in armed forces service or operations;
6. the **insured person** engaging in flying of any kind other than as a passenger;
7. the **insured person** suicide or attempted suicide or intentional self-injury;
8. the **insured person's** deliberate exposure to exceptional danger (except in an attempt to save human life);
9. a criminal act by the **insured person**;
10. the **insured person** being intoxicated by alcohol or drugs;
11. neuroses, psychoneuroses, psychopathies or psychoses, anxiety, stress, fatigue or mental or any other emotional diseases or disorders of any type;
12. **any activities below**, unless listed in the Recreational Activities Extension (unless the validating **schedule** is endorsed to include such activities). abseiling, alpine skiing (including off piste provided such activity is not undertaken alone and/or against local authoritative warning or advice), American football, ballooning, curling, cycle touring, dry slope skiing, fencing, go karting, hockey, horse riding (excluding hunting/show jumping/eventing), ice skating, ice hockey, judo, lacrosse, martial arts, Nordic skiing, off road driving (excluding third party liability), paintballing, kayaking, canoeing or white water rafting grades 4 & 5 (inland waters only and provided under the control of an officially licensed outdoor pursuits organisation), rugby, ski bobbing/ski doo, snowboarding, weight lifting, wrestling.
13. the following **activities are excluded**: acrobatics; base jumping; bouldering; boxing; bungee jumping; canyoning; caving; free climbing; gliding; hang gliding; heli skiing; hunting; microlighting; mountaineering or rock climbing normally involving the use of ropes or guides; motor sports; parachuting; paragliding; paramotoring; parapenting; polo; potholing; ski flying; ski jumping; ski mountaineering; ski racing; ski randonee; ski stunting/acrobatics; sky diving; all forms of racing other than on foot; white water rafting in excess of Grade 5; any form of operational duties as a member of the armed forces; professional sports; professional entertaining; sports tours or competitions; any other sport or activity not listed above which involves physical contact or a significant risk of bodily injury (except when stated in the validating **schedule** as being included).
14. driving or riding on motor cycles or motor scooters other than those under 200cc or where the **insured person**:
 - a) is found to have been driving at the time of the accident with a level of alcohol in their blood above that permitted under prevailing legislation or
 - b) was not wearing a safety crash helmet, or
 - c) did not hold a current UK driving license and/or was unqualified to drive such motorcycle.
15. any person who has attained the age of 85 years or older.
16. any trip to the USA or Canada with a duration of 89 days or more.