

What's more dangerous: Hippos, aliens or pirates?

Long haul travel is fast becoming the preserve of the older generations. DICK LUMSDEN is happy to join them

It all started with a game of Trivial Pursuit on Hogmanay while we passed the time before toasting in the New Year.

Out came the question: Which animal kills the most humans in Africa each year? I know most of you reading this are intelligent people, and you are probably already mouthing the word "hippo" as you read on....but it was New Year, we'd had a few drinks and I for one was not convinced with the answer.

I mean, come on, how fat and lazy are hippos? All they seem to do is lie around in the water blowing bubbles out of either end and yawning widely. Surely the only danger would be death by inhaling their methane or if you happened to be lying on the river bed while they doggy-paddled over the top of you and hit you with their massive feet.

Surely lions are more dangerous? My mate Phil though, he was all for giving hippos top billing, pointing out the size of their teeth and, frankly, huge nostrils.

And so the pointless argument went on as the clocked ticked towards midnight.

And somehow, as we emerged blinking into the light of New Year's Day, we'd agreed to go on a safari - three blokes and their wives, all aged in their late 50s (well all except Mrs Lumsden who has never admitted to anything higher than 30).

Unlike most similar promises though, this one we have kept, and we have now booked our "trip of a lifetime" to visit two game reserves in Tanzania next year, finishing with a week on the beach in Zanzibar - to recover from the stress of worrying about hippo attacks presumably.

And that got me thinking. You probably won't be surprised to learn that most of the long haul holidays booked in the UK are by the, ahem, more mature age groups.

We might be good news for the travel operators, but it seems we are not such good news for the insurance industry. And as the number of older adventurers increases, so does the degree of difficulty in getting travel insurance.

As one insurance industry boss told me recently, they are not that worried about us dying on holiday (that pretty much just means a box and a flight back) they are worried about us becoming ill, having heart attacks, or strokes and running up huge hospital bills in exotic locations.

So insurance premiums are going through the roof, if you can get them at all.

I have looked at a few quotes online so far and was amazed at the things they specified cover for. In one schedule I discovered I would be covered in the event of a hijack - but only for £50 a day up to a maximum of £5,000. How did someone work that out? Presumably the nights spent quarantined in a jet at the edge

specialist companies that will cover you for kidnap and ransom risk, but not without spending time with you talking about your "risk profile" - I didn't bother as, on the internationally recognised value scale for kidnap victims, I don't think I would raise enough to get them a good meal.

Comfortingly, Her Majesty's Government has some sensible advice for travellers to Zanzibar - including this nugget: "don't go offshore in a small boat so far that you can't see land." I'll bear it in mind. If the Somali pirates want to capture and trade Mrs Lumsden and I, they'll have to come ashore and find us in the bar.

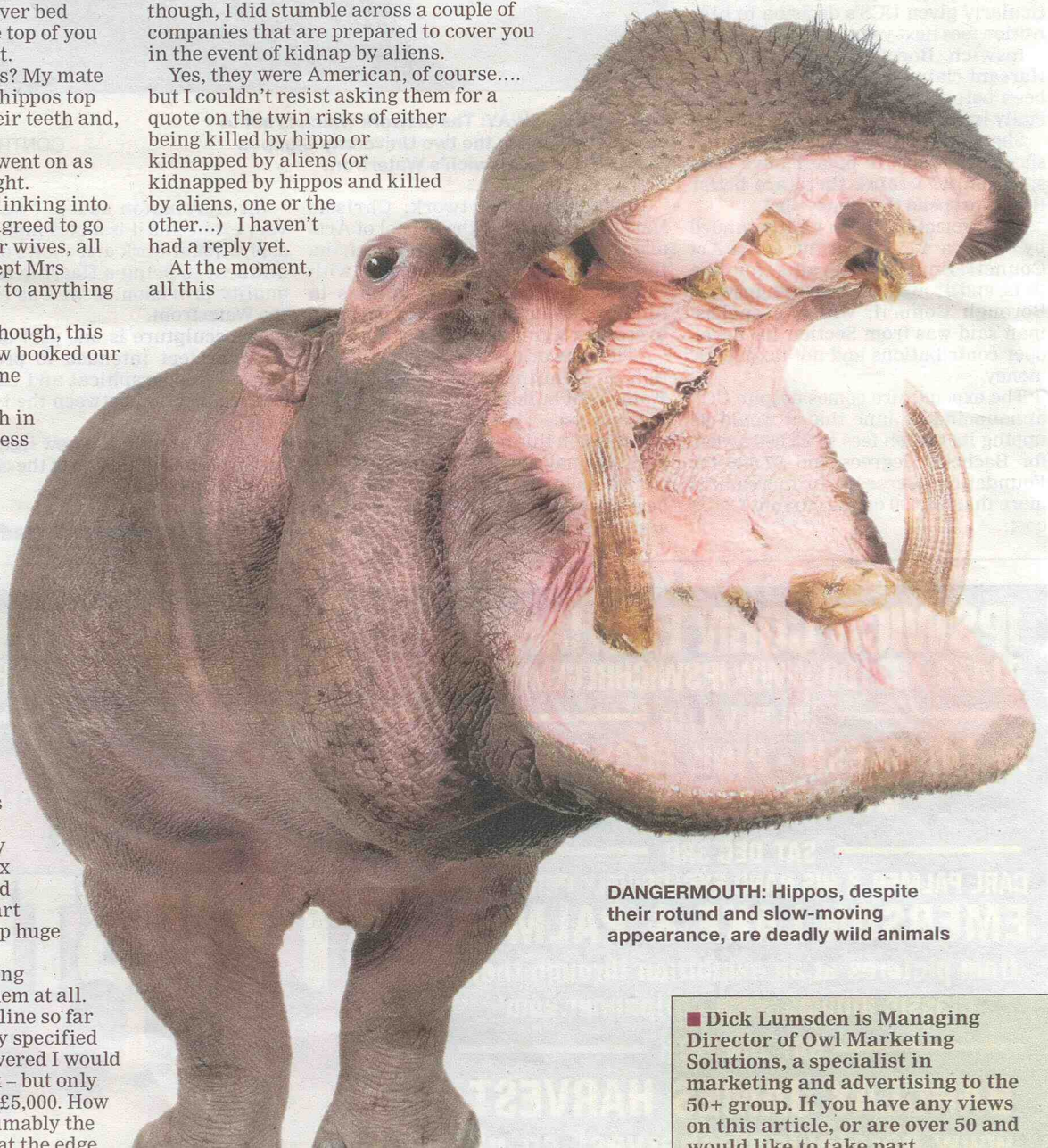
While researching kidnap insurance though, I did stumble across a couple of companies that are prepared to cover you in the event of kidnap by aliens.

Yes, they were American, of course.... but I couldn't resist asking them for a quote on the twin risks of either being killed by hippo or kidnapped by aliens (or kidnapped by hippos and killed by aliens, one or the other...) I haven't had a reply yet.

At the moment, all this

planning for a safari sounds very exotic and adventurous. But with the numbers of (mainly older) British tourists to Africa set to rise above 75,000 next year, I expect I'll land at Dar es Salaam and be faced with a small army of grey haired pensioners dressed in identical khaki trousers and shirts...and with hats with secret pockets to keep your passport number and an emergency \$50 note.

They'll all be carrying I-Spy Safari books so they can tick off the Big Five, and a travel box of Trivial Pursuit to while away the hours of darkness in camp. I can't wait!



DANGERMOUTH: Hippos, despite their rotund and slow-moving appearance, are deadly wild animals

■ Dick Lumsden is Managing Director of Owl Marketing Solutions, a specialist in marketing and advertising to the 50+ group. If you have any views on this article, or are over 50 and would like to take part