

[illegible]

Page 4: Recklessness

Background information (same as previous page)

Citizens in the UK (England and Wales) have a 1 in 1 Million (1 in 1,000,000) chance of death by external causes — accidents and violence — each day.

Please carefully read the following scenario and answer the questions below (same as previous page):

George is a golfer. He is a very competent and focused athlete and he has carefully developed his fitness and skills to engage in the sport responsibly. He has a lot of experience as a golfer. He plans to compete in a golf tournament—which lasts on average about 8 hours. George is informed by the course organisers that over the last few years there have been some fatalities during this tournament at a rate of roughly 1 in 160,000 golfers (~6 in a million). George is 35 years old and has a partner but no dependants.

This part of the survey uses a table of questions, [view as separate questions instead?](#)

On a scale from 1 to 9 how *reckless* do you think George is for engaging in this activity? *

Required

[illegible]

This part of the survey uses a table of questions, [view as separate questions instead?](#)

How confident are you in your assessment?

[illegible]

Page 5: Life Insurance

Background information (same as previous page)

Citizens in the UK (England and Wales) have a 1 in 1 Million (1 in 1,000,000) chance of death by external causes — accidents and violence — each day.

Please carefully read the following scenario and answer the questions below (same as previous page):

George is a golfer. He is a very competent and focused athlete and he has carefully developed his fitness and skills to engage in the sport responsibly. He has a lot of experience as a golfer. He plans to compete in a golf tournament—which lasts on average about 8 hours. George is informed by the course organisers that over the last few years there have been some fatalities during this tournament at a rate of roughly 1 in 160,000 golfers (~6 in a million). George is 35 years old and has a partner but no dependants.

Life insurance for a 35 year old man costs £300 per year. Do you think George should pay an additional premium to cover him for engaging in this golf tournament? * *Required*

- ☒ Yes
- ☐ No
- ☐ Prefer not to say

If so, how much more should he pay: ⓘ **Required**

Please enter a whole number (integer).

2. Variations of all vignettes used in our study (between subject design)

a. Golf (see above) (N=84)

b. Running: male sports participant (N=102)

“Ryan is a runner. He is a very competent and focused athlete and he has carefully developed his fitness and skills over many years to engage in the sport responsibly. He has a lot of experience as a runner. He plans to compete in a long distance road running race around Scotland—which lasts on average about 8 hours. Ryan is informed by the course organisers that over the last few years there have been some fatalities during this race at a rate of roughly 1 in 160,000 runners (~6 in a million). Ryan is 35 years old and has a partner but no dependants.”

c. Hillwalking: male sports participant (N=82)

Harry is a hill walker. He is a very competent and focused athlete and has carefully developed his fitness and skills over many years to engage in the sport responsibly. He has a lot of experience as a hill walker. He plans to ascend a famous mountain—which lasts on average about 8 hours. Harry is told by the local authorities that over the last few years there have been some fatalities on this hill walk at a rate of roughly 1 in 160,000 climbers (~6 in 1 Million). Harry is 35 years old and has a partner but no dependants.

d. Surfing: male sports participant (N=91)

Ian is a surfer. He is a very competent and focused athlete and he has carefully developed his fitness and skills to engage in the sport responsibly. He has a lot of experience as a surfer. He plans to surf at a Big Wave competition—which lasts on average about 8 hours. Ian is informed by the organisers that over the last few years there have been some fatalities during the competition at a rate of roughly 1 in 160,000 surfers (~6 in a million). Ian is 35 years old and has a partner but no dependants.

e. Climbing: male sports participant (N=79)

Chris is a rock climber. He is a very competent and focused athlete and has carefully developed his fitness and skills over many years to engage in the sport responsibly. He has a lot of experience as a climber. He plans to climb a famous climb (using ropes and protection)—which lasts on average about 8 hours. Chris is told by the local authorities that over the last few years there have been some fatalities on this climb at a rate of roughly 1 in 160,000 climbers (~6 in 1 Million). Chris is 35 years old and has a partner but no dependants.

f. Ski Touring: male sports participant (N=97)

Steve is a ski tourer. He is a very competent and focused athlete and he has carefully developed his fitness and skills to engage in the sport responsibly. He has a lot of experience as skier and mountaineer. He plans to ski a famous mountain—which lasts on average about 8 hours. Steve is told by the local authorities that over the last few years there have been some fatalities on this ski descent at a rate of roughly 1 in 160,000 skiers (~6 in 1 Million). Steve is 35 years old and has a partner but no dependants.

g. Golf_1: female sports participant (N=92)

Gina is a golfer. She is a very competent and focused athlete and she has carefully developed her fitness and skills to engage in the sport responsibly. She has a lot of experience as a golfer. She plans to compete in a golf tournament—which lasts on average about 8 hours. Gina is informed by the course organisers that over the last few years there have been some fatalities during this tournament at a rate of roughly 1 in

160,000 golfers (~6 in a million). Gina is 35 years old and has a partner but no dependants.

h. Running_1: female sports participant (N=93)

Rebecca is a runner. She is a very competent and focused athlete and she has carefully developed her fitness and skills over many years to engage in the sport responsibly. She has a lot of experience as a runner. She plans to compete in a long distance road running race around Scotland—which lasts on average about 8 hours. Rebecca is informed by the course organisers that over the last few years there have been some fatalities during this race at a rate of roughly 1 in 160,000 runners (~6 in a million). Rebecca is 35 years old and has a partner but no dependants.

i. Hillwalking_1: female sports participant (N=92)

Helena is a hill walker. She is a very competent and focused athlete and has carefully developed her fitness and skills over many years to engage in the sport responsibly. She has a lot of experience as a hill walker. She plans to ascend a famous mountain—which lasts on average about 8 hours. Helena is told by the local authorities that over the last few years there have been some fatalities on this hill walk at a rate of roughly 1 in 160,000 climbers (~6 in 1 Million). Helena is 35 years old and has a partner but no dependants.

j. Surfing_1: female sports participant (N=96)

Isobel is a surfer. She is a very competent and focused athlete and she has carefully developed her fitness and skills to engage in the sport responsibly. She has a lot of experience as a surfer. She plans to surf at a Big Wave competition—which lasts on average about 8 hours. Isobel is informed by the organisers that over the last few years there have been some fatalities during the competition at a rate of roughly 1 in 160,000 surfers (~6 in a million). Isobel is 35 years old and has a partner but no dependants.

k. Climbing_1: female sports participant (N=95)

Claire is a rock climber. She is a very competent and focused athlete and has carefully developed her fitness and skills over many years to engage in the sport responsibly. She has a lot of experience as a climber. She plans to climb a famous climb (using ropes and protection)—which lasts on average about 8 hours. Claire is told by the local authorities that over the last few years there have been some fatalities on this climb at a rate of roughly 1 in 160,000 climbers (~6 in 1 Million). Claire is 35 years old and has a partner but no dependants.

l. Ski Touring_1: female sports participant (N=83)

Sharon is a ski tourer. She is a very competent and focused athlete and she has carefully developed her fitness and skills to engage in the sport responsibly. She has a lot of experience as skier and mountaineer. She plans to ski a famous mountain—which lasts on average about 8 hours. Sharon is told by the local authorities that over the last few years there have been some fatalities on this ski descent at a rate of roughly 1 in 160,000 skiers (~6 in 1 Million). Sharon is 35 years old and has a partner but no dependants.

m. Running_2: male sports participant + dependants (N=83)

Ryan is a runner. He is a very competent and focused athlete and he has carefully developed his fitness and skills over many years to engage in the sport responsibly. He has a lot of experience as a runner. He plans to compete in a long distance road running race around Scotland—which lasts on average about 8 hours. Ryan is informed by the course organisers that over the last few years there have been some fatalities during this

race at a rate of roughly 1 in 160,000 runners (~6 in a million). Ryan is 35 years old and has a partner and two young children.

n. Ski Touring_2: male sports participant + dependants (N=83)

Steve is a ski tourer. He is a very competent and focused athlete and he has carefully developed his fitness and skills to engage in the sport responsibly. He has a lot of experience as skier and mountaineer. He plans to ski a famous mountain—which lasts on average about 8 hours. Steve is told by the local authorities that over the last few years there have been some fatalities on this ski descent at a rate of roughly 1 in 160,000 skiers (~6 in 1 Million). Steve is 35 years old and has a partner and two young children.

o. Running_3: female participant + dependants (N=82)

Rebecca is a runner. She is a very competent and focused athlete and she has carefully developed her fitness and skills over many years to engage in the sport responsibly. She has a lot of experience as a runner. She plans to compete in a long distance road running race around Scotland—which lasts on average about 8 hours. Rebecca is informed by the course organisers that over the last few years there have been some fatalities during this race at a rate of roughly 1 in 160,000 runners (~6 in a million). Rebecca is 35 years old and has a partner and two young children.

p. Ski_Touring_3: female participant + dependants (N=80)

Sharon is a ski tourer. She is a very competent and focused athlete and she has carefully developed her fitness and skills to engage in the sport responsibly. She has a lot of experience as skier and mountaineer. She plans to ski a famous mountain—which lasts on average about 8 hours. Sharon is told by the local authorities that over the last few years there have been some fatalities on this ski descent at a rate of roughly 1 in 160,000 skiers (~6 in 1 Million). Sharon is 35 years old and has a partner and two young children.

q. Ski_Touring_4: male participant + charity (N=77)

Steve is a ski tourer. He is a very competent and focused athlete and he has carefully developed his fitness and skills to engage in the sport responsibly. He has a lot of experience as skier and mountaineer. Recently his mother was diagnosed with cancer and so he decides to ski a famous mountain to raise funds for the charity that cares for his mother. The ski tour lasts on average about 8 hours. Steve is told by the local authorities that over the last few years there have been some fatalities on this ski descent at a rate of roughly 1 in 160,000 skiers (~6 in 1 Million). Steve is 35 years old and has a partner but no dependants.

r. Ski_Touring_5: female sports participant + charity (N=85)

Sharon is a ski tourer. She is a very competent and focused athlete and she has carefully developed her fitness and skills to engage in the sport responsibly. She has a lot of experience as skier and mountaineer. Recently her mother was diagnosed with cancer and so she decides to ski a famous mountain to raise funds for the charity that cares for her mother. The ski tour lasts on average about 8 hours. Sharon is told by the local authorities that over the last few years there have been some fatalities on this ski descent at a rate of roughly 1 in 160,000 skiers (~6 in 1 Million). Sharon is 35 years old and has a partner but no dependants.

s. Ski_Touring_6: male sports participant + lack of competence (N=81)

Steve has recently learned to ski tour. He is fairly new to the sport but is very excited to engage in the activity more intensively. He plans to ski a famous mountain—which lasts on average about 8 hours. Steve is told by the local authorities that over the last few years

there have been some fatalities on this ski descent at a rate of roughly 1 in 160,000 skiers (~6 in 1 Million). Steve is 35 years old and has a partner but no dependants.

t. Ski_Touring_7: female sports participant + lack of competence (N=81)

Sharon has recently learned to ski tour. She is fairly new to the sport but is very excited to engage in the activity more intensively. She plans to ski a famous mountain—which lasts on average about 8 hours. Sharon is told by the local authorities that over the last few years there have been some fatalities on this ski descent at a rate of roughly 1 in 160,000 skiers (~6 in 1 Million). Sharon is 35 years old and has a partner but no dependants.

u. Ski_Touring_8: male sports participant + professional help (N=85)

Steve has recently learned to ski tour. He is fairly new to the sport but is very excited to engage in the activity more intensively. Because of his lack of experience, he decides to hire a professional mountain guide to ski a famous mountain—which lasts on average about 8 hours. Steve is told by the local authorities that over the last few years there have been some fatalities on this ski descent at a rate of roughly 1 in 160,000 skiers (~6 in 1 Million). Steve is 35 years old and has a partner but no dependants.

v. Ski_Touring_9: female sports participant + professional help (N=79)

Sharon has recently learned to ski tour. She is fairly new to the sport but is very excited to engage in the activity more intensively. Because of her lack of experience, she decides to hire a professional mountain guide to ski a famous mountain—which lasts on average about 8 hours. Sharon is told by the local authorities that over the last few years there have been some fatalities on this ski descent at a rate of roughly 1 in 160,000 skiers (~6 in 1 Million). Sharon is 35 years old and has a partner but no dependants.

w. Ski_Touring_10: male sports participant + extreme fatality (N=79)

Sharon has recently learned to ski tour. She is fairly new to the sport but is very excited to engage in the activity more intensively. Because of her lack of experience, she decides to hire a professional mountain guide to ski a famous mountain—which lasts on average about 8 hours. Sharon is told by the local authorities that over the last few years there have been some fatalities on this ski descent at a rate of roughly 1 in 160,000 skiers (~6 in 1 Million). Sharon is 35 years old and has a partner but no dependants.

x. Ski_Touring_11: female sports participant + extreme fatality (N=79)

Sharon is a ski tourer. She is a very competent and focused athlete and she has carefully developed her fitness and skills to engage in the sport responsibly. She has a lot of experience as skier and mountaineer. She plans to ski a famous mountain—which lasts on average about 8 hours. Sharon is told by the local authorities that over the last few years there have been some fatalities on this ski descent at a rate of roughly 1 in 1,600 skiers (~600 in 1 Million). Sharon is 35 years old and has a partner but no dependants.

Total Number of respondents: 2166