



SPORTS AND ACTIVITIES

We can cover any of the following activities. Please note the conditions and exclusions that may apply.

Sport, Activity	Level	Special Conditions	Special Exclusions
Abseiling (see climbing)	1	Special condition (a) applies	
Acrobatics	1		
Aerial safari	2	Special condition (a) applies	No Personal Accident Cover
Aerobics	1		
American football (Gridiron)	3		No Personal Accident Cover
Angling (see fishing)			
Athletics	1		
Australian Rules Football (AFL)	3		No Personal Accident Cover
Backpacking (see hiking)			
Badminton	1		
Ballet	1		
Banana boat rides	1	Special condition (a) applies	
Baseball	1		
Basketball	1		
Bicycle polo	2		
Biking (see cycling, mountain biking or snow biking)			
Black water rafting (cave tubing) (grades 1-3)	1	Special condition (a) applies	
Black water rafting (cave tubing) (grades 4-5)	2	Special condition (a) applies	No Personal Accident Cover
Boating (inland and coastal waters) see also speed boating and sailing.	1	Special condition (a) or (b) applies,	No white-water cover. No Personal Liability Cover
Boating (outside coastal waters) see also speed boating, and sailing	2	Special condition (a) or (b) and special condition (c) applies	No Personal Accident Cover, No Personal Liability Cover
Bobsled/Bobsleigh	4	Special condition (a) applies	No Personal Accident Cover, No Personal Liability Cover
Bouldering (see rock climbing)			
Bowling (lawn, ten-pin, nine-pin, candlepin, duckpin and five-pin bowling, bowls, pétanque & boules)	1		
Boxing (gym or outdoor training) no competition or bouts	2		
Bungee/bungy jumping (max 2 jumps per trip)	1	Special condition (a) applies	
Bungee/bungy jumping (3 jumps or more)	2	Special condition (a) applies	

Bushcraft (see hiking)			
Bushwalking (see hiking)			
Camel riding (day tour)	1	Special condition (a) applies	No Personal Liability Cover
Camel trekking (overnight/main mode of transport)	2		No Personal Liability Cover
Canoeing (grades 1-3) (see kayaking)			
Canyon swing	2	Special condition (a) applies	
Canyoning	3		No Personal Accident Cover, No Personal Liability Cover
Capoeira dancing (see dance)			
Caving (sightseeing/tourist attraction)	1	Recreational visit only.	
Cheerleading	1		
Clay pigeon shooting	1	Special condition (a) or (b) applies	No Personal Liability Cover
Climbing (see rock climbing)			
Cricket	1		
Croquet	1		
Cruising (cruise ship)	1	Special condition (a) applies	
Curling	1		
Cycle racing / time trial	3		
Cycling (incidental to the trip)	1		
Cycling (independent cycle touring)	2		No Intercontinental touring.
Cycling (on an organised tour)	1	Special condition (a) applies	No Intercontinental touring.
Dance (ballet, ballroom, capoeira, salsa, interpretive dance)	1		
Darts	1		
Dirt boarding	2		No Personal Liability Cover
Diving (see high diving or scuba diving)	1		
Dodge ball	1		
Dogsledding (on recognised trails)	2	Special condition (a) applies	Remote areas, racing, time trials and endurance events
Dragon boating (inland or coastal waters only)	1		
Dune buggy	1	Special condition (a) or (b) applies	No Personal Accident Cover. No Personal Liability Cover
Elephant riding	1	Special condition (a) applies	No Personal Liability Cover
Elephant trekking (overnight/main mode of transport)	2	Special condition (a) applies	No Personal Liability Cover
Fell running/walking (see hiking)			
Fencing	2		No Personal Liability Cover
Fishing (ice)	1	Special condition (a) or (b) applies	
Fishing (inland or coastal waters)	1		Sports / leisure fishing only - no commercial or rock fishing
Fishing (outside coastal waters, deep sea fishing)	2	Condition (a) and condition (c) applies	Sports / leisure fishing only - no commercial
Fitness training	1		
Floorball	1		
Fly by wire	2	Special condition (a) applies	

Flying (as a fare paying passenger in a licensed scheduled or chartered aircraft or helicopter)	1	Special condition (a) applies	
Flying (as a passenger in a glider or ultralight)	4		No Stunt flying/aerobatics or commercial flying. No Personal Accident
Flying (as a pilot or passenger of a private light aircraft)	4		No Stunt flying/aerobatics or commercial flying. No Personal Accident or Personal liability Cover
Flying (Gliding)	4	Special condition (a) or (b) applies	No Personal Accident or Personal Liability Cover
Football (Soccer) including 5 a side	2		
Frisbee	1		
Glacier walking (ice walking)	2	Special condition (a) applies	
Go karting	1	Special condition (a) applies	No Personal Liability Cover
Golf	1		
Gym training (aerobics, spinning, zumba, body pump, weight training, cross training, crossfit) (See also boxing and martial arts)	1		
Gymnastics (also see acrobatics)	1		
Handball	1		
High diving up to 10 metres (excluding cliff diving)	2		
Hiking up to 1,500 metres (scrambling, hillwalking)	1		No cover where ropes, picks or other specialist climbing equipment is required
Hiking up to 3,000 metres (scrambling, hillwalking)	2		No cover where ropes, picks or other specialist climbing equipment is required
Hiking up to 4,500 metres (scrambling) on recognised routes)	3		No cover where ropes, picks or other specialist climbing equipment is required
Hiking up to 6,000 metres (scrambling) on recognised routes	4		No cover where ropes, picks or other specialist climbing equipment is required
Hockey	1		
Horse riding (equestrian, dressage, show jumping, eventing)	3		No Personal Accident Cover.
Horse riding (leisure/social/non-competitive riding)	1		No Racing, jumping or competitions.
Hot air ballooning (ballooning)	1	Special condition (a) applies	No Personal Liability Cover
Hunting (excluding Big Game)	2	Special condition (a) or (b) applies.	No Cover for Big Game Hunting. No Personal Liability Cover
Hydrofoiling (see water skiing)			
Ice hockey (indoor)	4		No Personal Accident Cover, No Personal Liability Cover
Ice skating (indoor)	1		
Ice skating (outdoor) on a commercially managed rink	1	Special condition (a) applies	
In-line skating	1		
Jet boating (inland/coastal waters only)	1	Special condition (a) or (b) applies	No Personal Liability Cover
Jet skiing (inland/coastal waters, white water grades 1-2 only)	1	Special condition (a) or (b) applies	No Personal Liability Cover
Kayaking/Canoeing (inland/coastal waters, white water grades 1-3 only)	1		
Kite boarding (on land or water)	1		No Personal Liability Cover

Kite buggy	2		No Personal Liability Cover
Kite flying	1		
Kite surfing	2		No Personal Liability Cover
Kite wing (land, water)	2		No Personal Liability Cover
Kite wing (snow)	4		No Personal Accident Cover, No Personal Liability Cover
Korfball	1		
Lacrosse	1		
Land surfing	2		No Personal Liability Cover
Martial arts (Judo & Karate only) no competition or bouts	2	Condition (a) applies, non-competitive only	No Personal Accident Cover, No Personal Liability Cover
Martial arts training (non-contact)	1		
Moped riding/scooter biking	1	Special condition (b) applies, a helmet must be worn	No Touring or where a motorbike is the main mode of transport. No Personal Accident Cover, No Personal Liability Cover
Motor racing experience (passenger only)	1	Special condition (a) applies	
Motor biking (on road over 125cc)	2	Special condition (b) and a helmet must be worn	No Touring or where a motorbike is the main mode of transport. No Personal Accident Cover, No Personal Liability Cover
Motor biking (on road under 125cc)	1	Special condition (b) and a helmet must be worn	No Touring or where a motorbike is the main mode of transport. No Personal Accident Cover, No Personal Liability Cover
Motor biking / trail biking (off-road 125cc or over)	4	Special condition (b) and a helmet must be worn	No Touring or where a motorbike is the main mode of transport. No Personal Accident Cover, No Personal Liability Cover
Motor biking / trail biking (off-road under 125cc)	3	Special condition (b) and a helmet must be worn	No Touring or where a motorbike is the main mode of transport. No Personal Accident Cover, No Personal Liability Cover
Motorbiking pillion passenger (on road only) see Motorbiking			
Mountain biking (on road) (see cycling)			
Mountain biking - downhill (using downhill trails and/or mechanical lifts)	3		
Mountain biking general (off road/cross country)	2		
Netball	1		
Obstacle course/assault course/trim trail (see outdoor endurance)			
Orienteering	1		
Outdoor endurance courses up to 3 miles	1		
Outdoor endurance courses up to 8 miles	3		
Outdoor endurance courses up to 13 miles	4		
Outrigger canoeing (inland or coastal waters only)	2		
Outward Bound	1	Special condition (a) applies	
Paint balling/airsoft	1	Special condition (a) applies	No Personal Liability Cover
Parachuting (one jump only)	1	Special condition (a) or (b) applies	No Personal Accident Cover, No Personal Liability Cover
Parasailing/Parascending (over water only)	1	special condition (a) or (b) applies	No Personal Liability Cover
Quad biking	2	Condition (a) or (b) applies, a helmet must be worn	No Personal Accident Cover, No Personal Liability Cover
Racquetball	1		

Rambling. See hiking if above 1,500 metres.	1		
Rifle range/sports shooting	1	Special condition (a) or (b) applies	No Personal Liability Cover
River boarding/hydro speeding (grades 1-3) See also canoeing.	1	Special condition (a) applies	
Rock climbing (bouldering)	2		No Soloing, No Personal Accident Cover.
Rock climbing (indoor)	1	Special condition (a) applies	No Soloing. No Personal Accident Cover.
Rock climbing (outdoor/traditional/sport climbing/bolted/aid climbing/free climbing)	2		No Soloing. No Personal Accident Cover.
Roller hockey	2		
Roller skating	1		No cover for stunting
Rollerblading	1		No cover for stunting
Rounders	1		
Rowing/sculling (inland/coastal waters)	1	No white water	
Rugby (League/Union)	3		No Personal Accident Cover.
Running (up to marathon distance)	2		
Running / jogging (half marathon distance or less)	1		
Safari tours	1	Special condition (a) applies	No cover for handling or work with dangerous animals including big cats, crocodiles, alligators, hippopotamuses, snakes, elephants or bears
Sail boarding (see wind surfing)			
Sailing (inland/coastal waters)	1	Special condition (a) or (b) applies	No Personal Liability Cover
Sailing (outside coastal waters)	2	Special condition (a) or (b) and special condition (c) applies	No Personal Liability Cover
Sandboarding/sand skiing	3		
Scuba diving (to 30 metres)	1	Special condition (e) applies	See Special Exclusion (ii).
Scuba diving (to 50 metres)	3	Special condition (e) applies	See Special Exclusion (ii). No Personal Accident Cover
Scuba diving (unqualified/learn to dive course/discover dive with qualified instructor)	1	Special condition (a) applies	See Special Exclusion (ii).
Sculling (see rowing)			
Sea kayaking/ Sea canoeing (see kayaking)			
Segway tours	1	Condition (a) applies, a helmet must be worn	No Personal Accident Cover, No Personal Liability Cover
Shark cage diving (see scuba diving)			
Skateboarding (ramp, half pipe, skate park, street)	1		
Skiing (cross country/Nordic skiing on marked trails)	3	Special condition (d) applies	See special exclusion (i).
Skiing (snowblading)	3	Special condition (d) applies	See special exclusion (i).
Skiing / snowboarding	3	Special condition (d) applies	See special exclusion (i).
Skiing / snowboarding (backcountry/outside of resort boundary/alpine ski touring)	4	Special condition (d) applies	See special exclusion (i). No Personal Accident Cover.
Skiing / snowboarding (by helicopter/snow cat)	4	Special condition (d) applies	See special exclusion (i). No Personal Accident Cover.
Skiing / snowboarding (dry slope)	3	Special condition (d) applies	See special exclusion (i).

Skiing / snowboarding (terrain park within resort)	4		See Special Exclusion (i). No Personal Accident Cover,
Skydiving/Tandem skydiving (one jump only)	1		No Personal Accident or Personal Liability Cover
Sledding/Tobogganing/Snow Sleds/Snow Sleighs (on snow)	3		No Personal Accident Cover, No Personal Liability Cover
Sleigh rides (horse drawn)	1		
Snooker	1		
Snorkelling	1		
Snow biking (on piste or off piste within resort boundaries)	3		See special exclusion (i). No Personal Accident Cover.
Snow kiting	4	Special condition (a) applies	No Personal Accident or Personal Liability Cover
Snow rafting	3	Special condition (a) applies	No Personal Accident Cover, No Personal Liability Cover
Snowmobiling	3		Remote areas, racing, time trials and endurance events are excluded. No Personal Accident Cover, No Personal Liability Cover
Soccer	1		
Softball	1		
Spearfishing	2		No Personal Liability Cover
Speed boating (inland/coastal waters only)	1	Special condition (a) or (b) applies	No white-water cover. No Personal Liability Cover
Spelunking (see caving)			
Squash/Racquet ball	1		
Stand up paddle surfing/paddle boarding	1		
Stilt walking	1		
Stoolball	1		
Surf boat rowing	1		
Surfing	1		
Swimming (pool; enclosed, inland or coastal waters only)	1		
Swimming with dolphins /whales/ whale sharks (inland or coastal waters only)	1	Special condition (a) applies	
Table tennis	1		
Tandem skydiving (see skydiving)			
Tchoukball	1		
Ten pin bowling (see bowling)			
Tennis	1		
Theme parks / fairgrounds	1	Special condition (a) applies	
Tough Mudder (see outdoor endurance)			
Trail bike riding (see motorbiking)			
Tramping (see hiking)			
Trampolining	1		
Trapeze/Hire Wire	3	Special condition (a) applies	No Personal Accident Cover
Trekking (see hiking)			
Triathlon up to Middle Distance	2		

Triathlon up to sprint distance	1		
Tubing on rivers (grades 1-2) (see also white water rafting)	1	Special condition (a) applies	No Personal Accident Cover
Ultimate Frisbee	1		
Via Ferrata	3		
Volleyball	1		
Wake skating – see water skiing			
Wakeboarding - see water skiing			
Walking (see hiking, trekking)			
War games (online gaming)	1		
War games/military simulation (see Paint balling/airsoft OR Rifle range/sports shooting)			
Water polo	1		
Water skiing (barefoot)	3	Special condition (a) or (b) applies	No Personal Liability Cover
Water skiing/wakeboarding / wake skating	2	Special condition (a) or (b) applies	No jumping, No Personal Liability Cover
Weight training (see also gym training)	1		powerlifting
White water kayaking/canoeing (see kayaking/canoeing)			
White water rafting (grades 1-3)	1	Special condition (a) applies	
White water rafting (grades 4-5)	2	Special condition (a) applies	No Personal Accident Cover
Windsurfing (inland or coastal waters only)	1		No Personal Liability Cover
Yachting (see sailing)			
Yoga (class, alone/home practice)	1		
Zip line	1	Special condition (a) applies	
Zorbing	2	Special condition (a) applies	No Personal Accident Cover, No Personal Liability Cover

Special Conditions

(a) You must be with a professional, qualified and licensed guide, instructor or operator.

(b) You must have the appropriate certification or licence to do this sport or activity at home. If operating a motor vehicle the driver must have the appropriate valid UK licence for the machine

(c) within 60 miles of a safe haven (a protected body of water used by marine craft for refuge from storms or heavy seas)

(d) Conventional skiing / snowboarding only. It is not a condition of cover that **you** ski or board with a guide, however, **you** must follow the International Ski Federation code or the resort regulations and **we** recommend that **you** do not venture into back country areas without taking local advice and appropriate rescue equipment;

(e) You must hold a British Sub Aqua Club certificate or Professional Association of Diving Instructors certificate or equivalent and follow the relevant Club or Association rules and guidelines at all times, or **you** must only dive under the constant supervision of a properly licensed diving school and follow their rules and instructions at all times.

Special Exclusions

(i) No cover for any competition, free-style skiing / snowboarding, ski/ snowboard jumping, ski-flying, ski / snowboard acrobatics, ski / snowboard stunting, or ski racing or national squad training, the use of skeletons.

(ii) No cover for any unaccompanied dive, any dive in overhead environments, or any dive for gain or reward.

CONDITIONS

1. **You** must act in a reasonable way and use all recommended safety equipment and protective clothing that is necessary and undergo any required training.

NOT COVERED

Cover does not apply if **you** are:

1. taking part in activities at a professional level.
2. competing at international events as a national representative.
3. participating in **hazardous activities** or extreme pursuits other than as listed,
4. racing or participating in speed or time trials.
5. motorbike touring or where a motorbike is the main mode of transport;
6. base Jumping, cliff diving, participating in martial arts competitions, mountaineering, potholing, caving (other than sightseeing or visiting a tourist attraction) motor sports, stunt flying or aerobatics
7. taking part in expeditions to the Arctic or Antarctic,
8. taking part in dangerous expeditions or the crewing of a vessel more than 60 miles from a **safe haven**;
9. anything listed in the General Exclusions.