

## Sports and leisure activities

You are covered to take part in the sports and leisure activities listed below, as long as:

- you are not taking part:
  - as a professional;
  - in any form of racing; or
  - in any organised competition.
- you are:
  - wearing and using appropriate, recommended safety equipment (for example helmets, protective clothing, safety harnesses and life jackets) that meets British or EU safety standards;
  - playing any team sport (for example football, cricket or basketball) on a recreational basis only; and
  - keeping to all local laws and regulations.

If the activity you want to take part in is not listed below, call us using the international access code then 44 20 8603 9653 before you participate, to see if we can cover you. You may need to pay an extra premium.

### Category 1 - Covered at no additional premium

#### A Abseiling (within organiser's guidelines)

Animal interaction experiences with wild animals - e.g. elephants / giraffes / koala / small primates & mammals (no personal accident cover)

Animal sanctuary - non-big game animals (no personal accident or personal liability cover)

Archery

Athletics

#### B Badminton

Ballooning - hot air (organised pleasure rides only)

Banana boating, donuts and other inflatables towed behind a powerboat

Baseball

Basketball

Bodyboarding (boogie boarding)

Bowls

Boxing (training only and with no contact)

Bungee jumping (within organiser's guidelines)

#### C Camel riding (no personal liability cover)

Canoeing (up to grade 2 rivers only not white water)

Catamaran sailing (if qualified / no personal liability cover / territorial waters only)

Clay pigeon shooting (no personal liability cover)

Climbing wall

Cricket

Cross country running

Curling

Cycling

#### D Deep sea fishing

Dinghy sailing (no personal liability cover / lake or territorial waters only)

#### E Elephant riding (no personal liability cover)

#### F Fell running / Fell walking (no climbing)

Fishing

Football / Soccer

#### G Glacier walking

Go karting (within organiser's guidelines / no personal liability cover)

Golf

Gymnastics (no competitions)

#### H Handball

Heptathlon

High rope activities (within organisers guidelines)

Hobie cat sailing (as a passenger)

Hockey

Horse riding - wearing safety helmet but excluding competitions/ racing/ jumping/ hunting/ eventing/ polo/ rodeo (no personal liability cover)

Hot air ballooning (organised pleasure rides only)

#### I Ice skating/blade skating (not speed skating)

Indoor climbing wall

#### J Jet boating (no racing or personal liability cover)

Jet skiing (no acrobatics or racing or personal liability cover)

Jogging

#### K Kayaking (up to grade 2 rivers only, not white water)

#### M Marathon running (non-professional)

Moped, motorcycling and scooter riding - only as a mode of transport /rider must have a valid UK motorcycle licence for the appropriate engine size/ wearing crash helmets (no personal liability cover)

Mountain biking

- N** Netball
- O** Orienteering
- P** Paddle boarding (if within 250 metres of the shore)  
 Paint balling (wearing eye protection / no personal liability cover)  
 Parachute jumping - solo or tandem, one jump only (no personal accident or personal liability cover)  
 Parascending / parasailing - over water (no personal accident or personal liability cover)  
 Pony trekking - if wearing safety helmet (no personal liability cover)
- Q** Quad biking (part of an organised activity only & wearing a safety helmet / no personal liability cover/ no cover as a mode of transport)
- R** Racket ball  
 Rambling  
 Rap jumping (within organiser's guidelines)  
 Rifle range shooting - (no personal liability cover)  
 Ringos  
 Roller skating / blading (wearing pads & helmets)  
 Rounders  
 Rowing (not racing)  
 Running - including sprinting / long distance / marathon (non-professional)
- S** Safari trekking in a vehicle (must be organised tour)  
 Safari trekking on foot (must be organised tour)  
 Sail boarding - if within 1 kilometre from the shore  
 Sailing (if qualified / no personal liability cover / territorial waters only)  
 Scuba B.O.S.S (Breathing Observation Submersible Scuba/Scooter )  
 Scuba diving up to 30m (if you hold a certificate of proficiency or are diving with a qualified instructor / no solo dives)  
 Sea kayaking - if within 1 kilometre from the shore  
 Segway riding (organised tour only)  
 Shooting (within organiser's guidelines / no personal liability cover)  
 Skateboarding (wearing pads and helmets / no competitions)  
 Ski dooing ( no personal liability cover)  
 Sledging - pulled by dogs, horse or reindeer as a passenger
- S** Small bore target shooting (within organiser's guidelines / no personal liability cover)  
 Snorkelling  
 Snow mobile (no personal liability cover)  
 Soccer/football. (children's club in resorts only)  
 Softball  
 Squash  
 Stand up paddle boarding (SUP)  
 Surfing  
 Swimming - in a pool, inland waters or coastal waters if within 100 meters from the shore  
 Swimming & snorkelling with Dolphins, Beluga Whales, Manatees, Stingrays, turtles (supervised with animals in captivity or in the wild)  
 Swimming & snorkelling with sharks (supervised with animals in captivity only)
- T** Table tennis  
 Ten pin bowling  
 Tennis  
 Trampolining (no competitions)  
 Trekking / walking / hiking - Inca Trail / Machu Picchu (within organisers guidelines)  
 Trekking / walking / hiking - up to 3,000 metres (within organisers guidelines)  
 Tug of war
- V** Volleyball
- W** Wake-boarding  
 War games - not armed forces / no live ammunition / wearing eye protection (no personal accident or personal liability cover)  
 Water polo  
 Water-skiing  
 White water rafting (within organiser's guidelines up to grade 4 rivers)  
 Windsurfing - if within 1 kilometre from the shore
- Y** Yachting (if qualified / no personal liability cover / territorial waters only)
- Z** Zip lining (within organiser's guidelines)  
 Zip-trekking (including over snow)  
 Zorbing

## Category 2 - Covered in addition to Category 1 activities, when the Category 2 activities premium has been paid

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|--|--|
| <b>D</b> Dry slope skiing  | <b>S</b> Sand dune surfing / skiing      |
| <b>F</b> Fencing (within organiser's guidelines / no personal liability cover) | Shinty (similar to hockey / lacrosse)    |
| <b>K</b> Kite surfing  | Street hockey (wearing pads and helmets) |
| <b>L</b> Lacrosse  | <b>T</b> Triathlon / Biathlon            |

## Category 3 - Covered in addition to Category 1 and 2 activities, when the Category 3 activities premium has been paid

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|--|---|
| <b>A</b> American football   | <b>R</b> Rugby  |
| Animal sanctuary - big game animals (no personal accident or personal liability cover) | <b>S</b> Shark cage diving - within organiser's guidelines (no personal accident cover) |
| <b>H</b> Heli skiing   | Summer tobogganing  |
| Hurling  |   |

## Winter-sports activities

The following winter-sports can be covered by paying an extra Winter sports and ski premium. For Single-trip policies, you will be covered to take part in these winter-sports activities for the duration of your trip. For Annual multi-trip policies, you will be covered to take part in these winter-sports activities for a maximum of 17 days within the period of insurance. These 17 days do not have to be taken consecutively. If you need more than 17 days cover during the period of insurance, please contact us to purchase an extension to your cover.

You are covered to take part in the winter-sports activities listed below, as long as you:

- are not taking part:
  - as a professional;
  - in any form of racing; and/or
  - in any organised competition.
- and you:
  - wear and use appropriate, recommended safety equipment (for example helmets, protective clothing, safety straps and bindings) that meets British or EU safety standards;
  - playing any team sport (for example ice hockey) on a recreational basis only; and
  - keep to all local laws and regulations.

If the activity you want to take part in is not listed below, call us using the international access code then 44 20 8603 9653 before you participate, to see if we can cover you. You may need to pay an extra premium.

## Winter-sports - Covered when the winter-sports premium has been paid

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|---|--|
| <b>B</b> Big foot skiing  | <b>S</b> Skiing (including indoor ski centres) |
| <b>C</b> Cross country skiing   | Sledging / tobogganing                         |
| <b>G</b> Glacier skiing   | Snow tubing                                    |
| <b>I</b> Ice hockey   | Snow-blading                                   |
| <b>M</b> Monoskiing   | Snowboarding                                   |
| <b>O</b> Off piste skiing and snowboarding (so long as within ski area boundaries of a recognised ski resort and following local ski patrol guidelines) |  |