

SPORTS ACTIVITIES COVERED BY THIS POLICY

CONDITIONS WHICH APPLY TO SOME ACTIVITIES

Some of our activities have conditions, indicated by numbers or text in brackets. Where indicated, the following conditions apply to the activity:

1. There is NO cover for personal liability while taking part in this activity
2. There is NO cover under the personal accident section of the policy while taking part in this activity. This does not include the costs of emergency medical care.
3. There is NO cover unless the activity is taking place within organised guidelines and as part of an organised activity led or instructed by professional guides or licensed organisers, and the activity must be undertaken with appropriate safety measures in place.
4. You must hold an appropriate, recognised qualification or certificate for the activity undertaken, or be under direct instruction from a qualified instructor and the activity must be undertaken with appropriate safety measures in place.
5. There is no cover when racing or while taking part in a competition

SPORTS ACTIVITIES COVERED AS STANDARD

The following activities are covered by this policy as standard. The travellers listed in your schedule of insurance are covered for these activities without the need to purchase an additional Sports Activity Pack:

Adaptive rowing	Golf	Overland Travel
Aquabike (pedal powered)	Group and gym fitness activities	Paracanoe
Archery (1)	High ropes	Parascending / Parasailing (over water) (3)
Archery tag	Hydro speeding (grade 3 or below) (3)	Platform diving up to 11m (3)
Artistic skating (on roller skates)	Jet Boating / Speed boating (1, 5, Conducted within 20 nautical miles from shore. Not the primary purpose of a holiday.)	Pool
Athletics including track and field (3)	Jogging	Pool swimming and competitions
Backpacking	Kayaking and Canoeing, inland and costal paddling grades 1-3 (Within 21km of shore)	Qi Gong (3)
Banana boating	Kite flying (1)	Racket sports (all types)
Billiards	Lawn Bowls	Raft Building
Bocce/Boccia/Pétanque/Bocules	Majorettes	Referee / assistant referee / Sports officials (amateur)
Bodyboarding (boogie boarding)	Majorettes - including baton twirling	Reindeer sledding
Bridge Walking (3)	Marching	River tubing (up to Grade 3 water only)
Bushcraft	Motorcycling up to 125cc (on road only) (1, 2, 5)	Running - Events and races up to half marathon
Camel Riding	Obstacle course races and events up to 5 km, <1 hr. e.g. Spartan Sprint, local charity runs (3)	Running - Marathon / trail / fell running up to 45km distance (Up to 2500m altitude, or up to 2700m for an organised event)
Camping	Obstacle course training / practice (3)	Running - Training (up to 40km a day) excluding competitions & events
Canoe marathon	Orienteering / Rogaining	Safari/Gorilla trekking
Canoe sprint	Outward Bound Pursuits / outdoor adventure programs	Scouts
Chess		Skipping
Chi Yoga (3)		Snooker
Croquet		Snorkelling
Dancing (all styles)		Softball
Darts		
Dragon Boat Racing		
Dune Bashing (1, 3, 5)		
Falconry (3)		
Fishing, course / fly		
Flow Riding/Stationary surfing		
Footgolf		

YellowJersey

Spear fishing while snorkelling or breath-hold, 15 m max depth (1)
Sports / Olympic fencing (3)
Springboard diving up to 3m
Stair climbing events
Stand up paddle boarding fitness and yoga
Stand up paddle boarding, inland and costal paddling grades 1-2 (Within 21km of shore)
Surfing (Excludes tow-in surfing and waves over 6m in height)
Swimming with Dolphins (3)

Target shooting, rifle, air rifle pistol and air pistol (1, 3)
Ten pin bowling
Thump Boxing (non-contact exercise)
Tree Canopy Walking (3)
Trekking/hiking/walking/rmbing up to 2500m
Tug of War
Unicycling on flat terrain (non-competitive)
Wadi Bashing (1, 2, 5)
Wall Ball
Water polo
Weight lifting - gym work (excluding competition) not

Power lifting or Olympic style
Whale watching
Wheelchair bowls
Wheelchair fencing (3)
Wheelchair racing - up to 45km distance
White water rafting grades 1-3 (3)
White water sledging / river boarding / river surfing (grade 3 or below) (3)
Wind tunnel flying / indoor skydiving
Yachting / Sailing / motor sailing within 20 nautical miles of a safe haven (1, 5)
Yoga

SPORTS ACTIVITY PACK 1

The following activities are included in sports activity pack 1. The travellers listed in your schedule of insurance are covered for these activities if you have purchased sports activity pack 1, 2, 3 or 4.

The following conditions apply where indicated;

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2. There is NO cover under the personal accident section of the policy while taking part in this activity. This does not include the costs of emergency medical care.
3. There is NO cover unless the activity is taking place within organised guidelines and as part of an organised activity led or instructed by professional guides or licensed organisers, and the activity must be undertaken with appropriate safety measures in place.
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Acrobatic Gymnastics (3)
Adventure Racing up to 42 km distance (Up to 2500m altitude, or up to 2700m for an organised event)
Aerial hoop or silk acrobatics (ground based) (3)
Aerobic Gymnastics (3)
Aiki Jiu jitsu (3)
Aikido (3)
Airsoft / mllsim / wargames
American football (non-contact / flag football)
Archery: Crossbow Shooting (1)
Artistic gymnastics (3)
Bagua (3)
Baseball
Basketball

Bridge / canyon swinging / gorge swinging (3)
Bujutsu (3)
Cani Cross (1)
Canoe Polo / Stand up paddle board polo
Canoe slalom
Capoeira (3)
Cheerleading and Baton Twirling (excludes stunts)
Choy Lee Fut (3)
Circus workshop (no aerial work)
Clay pigeon / trap / skeet (1, 2, 3)
Costal rowing within 21km of shore
Cricket
CrossFit
Curling
Dinghy sailing (Must use safety equipment.

Conducted within 20 nautical miles from shore.)
Dodgeball
Dog agility trials (1)
Dog sledging / dryland mushing / dog jouring, recreational (3)
Eaton Fives
Fishing, deep sea, charters up to 20 nautical miles (3)
Floorball
Flying Pole (3)
Freestyle Kung Fu (3)
Futsal
Go karting (1, 3)
Goalball
Gorilla trekking (3)
Grass skiing, non-competitive
Hapkido (3)
Highland Games (3)

YellowJersey

Historical Fencing (HEMA) including tournaments with steel weapons (3)

Hunting, small game (Small game includes non-endangered populations of the following: rabbit, hare, squirrel, woodchuck, marmot, pheasant, partridge, quail, grouse, woodcock, snipe, teal, wigeon, pigeon, and ptarmigan. Hunting is only covered when conducted under licensed guides, in recognised hunting areas, and in compliance with local laws. No cover applies for injury or damage caused by the use of firearms. Public liability cover is excluded.)

Hydro foiling (1, within 21km of shore)

Hydro speeding (grade 4&5)

Hyrox

Ice skating (not speed skating or Nordic skating)

Incidental cycling, not the main purpose of your trip

Indoor climbing and bouldering

Inline and quad skating, recreational (including electric) (1, 5)

Jeet Kune Do (3)

Judo (3)

Jujutsu (3)

Karate (3)

Kayak cross

Kempo (3)

Kendo (3)

Kho kho (3)

Knee boarding

Kobudo (3)

Korfball

Koroken karate (3)

Krav Maga (3)

Kung Fu (3)

Kurash (3)

Kyudo (3)

Lollipop Pole or Lyra (Not above 3 meters)

Longboarding skateboarding, not downhill (3, 5)

Martian arts: Iaido (3)

Motorcycle / trike touring (1, Must hold appropriate full motorcycle licence.

Must wear appropriate safety equipment including helmet.)

Netball

Ninjutsu (3)

Obstacle course races 8-12 km, 1-2 hrs. e.g. Tough Mudder Classic, Spartan Super (3)

Octopush (swimming pool hockey)

Open water swimming up to 5k (If swimming beyond 1km of shore or as part of a mass participation event, a safety boat, and canoe or similar must be in place.

Minimum water temperature of 10 degrees.)

Parkour/Free running - indoors and supervised (3)

Quidditch

Reenactment with steel weapons

Reenactment without steel weapons

Rhythmic gymnastics (3)

Rock-it-ball

Rollball

Roller skiing including competitive events

Rounders

Rugby (Touch / Tag)

Running - Ultra / trail / fell running up to 105km distance (Up to 2500m altitude, or up to 2700m for an organised event)

San Soo Kung Fu (3)

Savate (3)

Scootering, recreational (including electric) (1, 5)

Scrambling up to 1000m

Scuba Diving up to 18 meters depth (3)

Sea Level Traversing (3)

Segway, recreational (5)

Shark-cage diving up to 18 meters depth (3)

Shindo junen ryu (3)

Shotokan (3)

Skydive in Wind Tunnel

Slacklining (Up to 5m.

Harness required above 1m)

Sleigh riding as a passenger pulled by an animal

Stand up paddle board racing grades 1-2

Strongman

Surf Lifesaving

(Competitions, training and volunteer programs only. Professional lifeguard duties or paid instruction are excluded)

Swim Run events & training

Synchronized Swimming

Taekwondo (3)

Tai Chi (3)

Tang soo do (3)

Tchoukball

TeamGym (3)

Tyrolean Traversing (3)

Ultimate Frisbee

Via Ferrata (3)

Vigoro

Volleyball

VX / rock-it-ball

Wakeboarding

Walking football

Wallyball

Water skiing

Water skurfing

Wave skiing

Wheelchair basketball

Wheelchair curling

Wheelchair football

White water rafting-grade grade 4 and below (3)

White water sledging / river boarding / river surfing (grade 4 or 5 water) (3)

Wind foiling (1)

Windsurfing (1)

Wing chun/tsun (3)

Wing SUP (1)

Wing surfing / kite winging / Wing foiling (1)

Wushu (3)

Yachting / sailing / motor sailing beyond 20 nautical miles of a safe haven (1, 5, Conducted within 20 nautical miles from shore. Not the primary purpose of a holiday.)

Yukigassen

Zip Lining (3)

Zorbing

SPORTS ACTIVITY PACK 2

The following activities are included in sports activity pack 2. The travellers listed in your schedule of insurance are covered for these activities if you have purchased sports activity pack 2, 3 or 4.

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1. There is NO cover for personal liability while taking part in this activity
2. There is NO cover under the personal accident section of the policy while taking part in this activity. This does not include the costs of emergency medical care.
3. There is NO cover unless the activity is taking place within organised guidelines and as part of an organised activity led or instructed by professional guides or licensed organisers, and the activity must be undertaken with appropriate safety measures in place.
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Abseiling (3)	Inline and quad skating: street, park and bowl	Running - Ultra / trail / fell running more than 105km distance (Up to 2500m altitude, or up to 2700m for an organised event)
Adventure Racing up to 105 km distance (Up to 2500m altitude, or up to 2700m for an organised event)	Kayak freestyle	Sandboarding (1, 3)
Arm Wrestling (3)	Kayaking and Canoeing, inland and costal paddling grade 4 and below (Within 21km of shore)	Scootering: street, park and bowl (3)
Ball Hockey	Kick Sledging (on piste)	Scrambling up to 2500m
Bandy	Kite Buggyng (1)	Scuba Diving up to 30m depth (3)
Bicycle polo	Kite land boarding (1)	Skateboarding: street, park and bowl (3)
Black water rafting / Cave Tubing (3)	Kite surfing (1)	Slalom skateboarding (3)
Blokarting / Land Yachting (1)	Lacrosse	Sports climbing / Trad climbing (including abseiling) with guide or instructor (3)
Bubble football	Mountain biking (cross country / XC)	Stand up paddle boarding, inland and costal paddling grades 3 and below (Within 21km of shore)
Bungee jumping (3)	Mountain biking (trail riding)	Synchronised ice skating
Cyclocross	Mountaineering, with technical winter conditions up to 2500m (3 or 4)	Touring/bike packing (3 countries or less)
Dinghy foiling (Must use safety equipment. Conducted within 20 nautical miles from shore.)	Obstacle course races 15-24 km, 3-6 hrs. e.g. Spartan Beast, Tough Mudder Endurance (3)	Tow foiling (1)
E Foiling (1, Activity must be conducted within 21km of shore)	Open water swimming up to marathon distance up to 10k (3)	Track based cycling (speedway)
Entertainment wrestling (1, 3)	Outdoor bouldering (Crash mats must be used. Maximum height 5 meters.)	Trampoline gymnastics (3)
Figure skating	Paint Balling	Triathlon multisport (training holiday)
Football (soccer)	Parascending / Parasailing (over land) (3)	Triathlon multisport (up to Olympic)
Freediving up to 15m (Carried out in daylight within 15 meters depth. Excludes solo diving. Excludes diving under ice.)	Power lifting	Weight lifting - Olympic style
Gorge walking / water rambling (3)	Road cycling (holiday and/or training camp)	Wheelchair rugby
Gravel cycling	Road cycling (mass participation events)	Wildwater racing grade 4 and below
Hacking and pony trekking on horseback	Road cycling (training holiday)	Wildwater raft racing grade 4 and below
Handball	Road cycling time trials	
Hockey (field)		
Hockey (inline)		

SPORTS ACTIVITY PACK 3

The following activities are included in sports activity pack 3. The travellers listed in your schedule of insurance are covered for these activities if you have purchased sports activity pack 3 or 4.

The following conditions apply where indicated;

1. There is NO cover for personal liability while taking part in this activity
2. There is NO cover under the personal accident section of the policy while taking part in this activity. This does not include the costs of emergency medical care.
3. There is NO cover unless the activity is taking place within organised guidelines and as part of an organised activity led or instructed by professional guides or licensed organisers, and the activity must be undertaken with appropriate safety measures in place.
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5. There is no cover when racing or while taking part in a competition

Acrobatics & Circus Skills (3)

Biathlon (cross country skiing and rifle shooting) (1, 3)

Boxing (amateur) (3)

Brazilian Jiu Jitsu (3)

Canyoning (3)

Caving / Potholing (3)

Cheerleading and Baton Twirling (includes stunts)

Cliff diving up to 27m (3)

Coasteering (3)

Cross country horse riding (3)

Cross country skiing, excluding overnight back country stays, competitions & events (3)

Downhill longboard skateboarding (3)

Downhill scootering (3)

Dry slope skiing / Indoor artificial snow skiing

Equestrian dressage (including training and competition)

Equestrian eventing (including training and competition)

Equestrian Showjumping

Extreme pogo

Fishing, deep sea / blue water / offshore, charters up to 80 nautical miles (3)

Gaelic football

Ghyll Scrambling (3)

Glacier walking (3)

Grass skiing, competitive / with ski jumps

Horse boarding

Horse carriage driving (including competition)

Horse jumping (including training and competition)

Horse riding safari

Horseback Archery

Horseball

Hunting on horseback

Hunting, big game (Big game includes non-endangered populations of the following: red deer, roe deer, fallow deer, sika deer, elk/moose, wild boar, and bison. Hunting is only covered when conducted under licensed guides, in recognised hunting areas, and in compliance with local laws. No cover applies for injury or damage caused by the use of firearms. Public liability cover is excluded.)

Hurling / Shinty / Camogie

Ice caving (3)

Ice hockey

Jet skiing (1, 5, Conducted within 20 nautical miles from shore. Not the primary purpose of a holiday.)

Jet surfing / moto surfing (1, 3, 5)

Kabaddi

Land surfing (1, 3)

Long Track Speedskating

Martial arts: Kick boxing (3)

Modern Pentathlon

Mountain boarding (3)

Mountaineering, with technical winter conditions up to 5000m (3 or 4)

Obstacle course races 25+ km, 12-24 hrs. e.g. Tough Guy, Mud Factor Ultra, survival/multi-day challenges (3)

Old mine exploration (3)

Polocrosse

Pony mounted games

Quad biking, under 251cc excluding racing and competitions (1, 2, 5)

Ranch Activities

Roller Derby

Saddle chariots

Sand dune buggying (1, 2, 5)

Skateboarding: vert (3)

Ski / Snow bobbing on-piste, no competitions

Skiing/Snowboarding on-piste, no competitions

Sledge hockey

Snow Polo

Snow shoeing

Soap box racing

Speedskating including competitions & events

Street Luge (3)

Sumo Wrestling (3)

Tandem Parachuting (with licensed/qualified pilot) (3)

Tandem Paragliding (with licensed/qualified pilot) (3)

Tobogganing / sledging/ snow tubing / air boarding

White water rafting-grade grade 5 and below (3)

Wing Tsun (3)

Wrestling (3)

SPORTS ACTIVITY PACK 4

The following activities are included in sports activity pack 4. The travellers listed in your schedule of insurance are only covered for these activities if you have purchased sports activity pack 4.

The following conditions apply where indicated;

1. There is NO cover for personal liability while taking part in this activity
2. There is NO cover under the personal accident section of the policy while taking part in this activity. This does not include the costs of emergency medical care.
3. There is NO cover unless the activity is taking place within organised guidelines and as part of an organised activity led or instructed by professional guides or licensed organisers, and the activity must be undertaken with appropriate safety measures in place.
4. You must hold an appropriate, recognised qualification or certificate for the activity undertaken, or be under direct instruction from a qualified instructor and the activity must be undertaken with appropriate safety measures in place.
5. There is no cover when racing or while taking part in a competition

Adventure Racing more than 105 km distance (Up to 2500m altitude, or up to 2700m for an organised event)

American Football

Australian Rules Football

Big wave surfing (up to 12m)

Bobsleigh

Cage fighting (3)

Cross country skiing, including competitions & events up to 200km

Dog sledding / dryland mushing/ dog joring, competitive multi-day racing (3)

Drag Hunting

Equestrian vaulting

Filipino Martial Arts/Escrima (3)

Flying As a pilot of non-commercial aircraft, (3 or 4)

Freediving up to 30m (4)

Gliding/Sail plane flying (including motor-gliding and cross-country) (1, and 3 or 4)

Hang gliding (1, and 3 or 4)

Heliboarding/ Heliskiing (3)

Ice climbing qualified individuals (4)

Ice climbing with guide or instructor (3)

Ice Diving up to 20m (4)

Ice windsurfing (1)

Kayaking and Canoeing, inland and costal paddling grade 5 and below (Within 21km of shore)

Kite skiing (1)

Kite snowboarding (1)

Luge / Skeleton luge (including Cresta Run)

Mixed Martial Arts (MMA) (3)

Motocross (1, 3)

Muay Thai (3)

Nordic Skating (3)

Open water swimming; ultra distance inc. channel crossing (3)

Paragliding / Parapenting (4)

Paramotoring (1, and 3 or 4)

Polo

Powerbocking (3)

Qi Kwan Do (3)

Rugby (Union, League, 7s)

Sand Kiting (1, 3)

Scuba Diving Advanced. Up to 40 meters depth including wreck and cave diving, and use of mixed gases. (3)

Sea cliff climbing (roped and protected) (3)

Ski / Snow bobbing off-piste, including competitions

Ski / Snow bobbing off-piste, no competitions

Ski / Snow bobbing on-piste, including competitions

Ski / snowboard kiting

Ski instructor course

Ski jumping including competitions & events

Skiing/Snowboarding in snow parks excluding competitions

Skiing/Snowboarding in snow parks including competitions

Skiing/Snowboarding off-piste, including competitions

Skiing/Snowboarding on-piste, including competitions

Skiing/Snowboarding/Mon-ski (adaptive) off-piste, no competitions

Snow Cat. Skiing / Snow Cat. Boarding

Snowboard cross (3)

Snowmobiling/skidooing (1)

Sports climbing / Trad climbing (including abseiling) qualified individuals (3)

Stand up paddle boarding, inland and costal paddling grade 4 and below (Within 21km of shore)

Wildwater raft racing grade 5 and below

SPORTS ACTIVITIES NOT COVERED BY THIS POLICY

Only the activities listed in sports packs 1 to 4, plus the sports activities covered as standard, are covered by this policy. All other sports activities are excluded. The following is a non-exhaustive list of activities which are specifically excluded from cover.

Base jumping	Mountain biking (Enduro / All-mountain)	Speed flying
Big walling	Mountain biking (freeride)	Stand up paddle boarding, inland and costal paddling grade 5 and above
Bull running	Mountain biking (Guided tours 3500m to 5500m)	Touring/bike packing (more than 3 countries)
Equestrian stunt riding	Mountain biking (trials)	Touring/bike packing (ultra-endurance racing)
Flyboarding - water powered Jet Ski / fly board	Mountaineering, with technical winter conditions above 5000m	Touring/bike packing (ultra-endurance)
Free climbing	Parachuting	Track based cycling (BMX pump track)
Gravity Biking	Paraskiing (Paragliding and skiing)	Track based cycling (velodrome)
Horse racing (Including flat racing, point-to-point racing, and steeplechasing)	Parkour/Free running - outdoors or unsupervised	Triathlon/multisport (Ironman +)
Hunting, exotic	Quad bike racing	Triathlon/multisport (up to Half Iron)
Jet Lev / Jet Lev water powered jet pack-	Road cycling (criterium racing)	White water rafting including white water above grade 5
Jousting	Road cycling (road racing)	
Kayaking and	Rowing, ocean crossing and expeditions	
Canoeing, inland and costal paddling above grade 5	Segway polo	
Microlight flying	Skydiving	
Mountain biking (dirt jumping)	Soloing (climbing)	
Mountain biking (downhill including racing)		