

## 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	High ropes	Raft Building
Aquabike (pedal powered)	Hydro speeding (grade 3 or below) (3)	Referee / assistant referee / Sports officials (amateur)
Archery (1)	Jet Boating / Speed boating (1, 5, Conducted within 20 nautical miles from shore. Not the primary purpose of a holiday.)	Reindeer sledding
Archery tag	Jogging	River tubing (up to Grade 3 water only)
Artistic skating (on roller skates)	Kayaking and Canoeing, inland and costal paddling grades 1-3 (Within 21km of shore)	Running - Events and races up to half marathon
Athletics including track and field (3)	Kite flying (1)	Running - Marathon / trail / fell running up to 45km distance (Up to 2500m altitude, or up to 2700m for an organised event)
Backpacking	Lawn Bowls	Running - Training (up to 40km a day) excluding competitions & events
Banana boating	Majorettes	Safari/Gorilla trekking
Billiards	Majorettes - including baton twirling	Scouts
Bocce/Boccia/Pétanque/Boules	Marching	Skipping
Bodyboarding (boogie boarding)	Motorcycling up to 125cc (on road only) (1, 2, 5)	Snooker
Bridge Walking (3)	Obstacle course races and events up to 5 km, <1 hr. e.g. Spartan Sprint, local charity runs (3)	Snorkelling
Bushcraft	Obstacle course training / practice (3)	Softball
Camel Riding	Orienteering / Rogaining	Spear fishing while snorkelling or breath-hold, 15 m max depth (1)
Camping	Outward Bound Pursuits / outdoor adventure programs	Sports / Olympic fencing (3)
Canoe marathon	Overland Travel	Springboard diving up to 3m
Canoe sprint	Paracanoe	Stair climbing events
Chess	Parascending / Parasailing (over water) (3)	Stand up paddle boarding fitness and yoga
Chi Yoga (3)	Platform diving up to 11m (3)	Stand up paddle boarding, inland and costal paddling grades 1-2 (Within 21km of shore)
Croquet	Pool	Surfing (Excludes tow-in surfing and waves over 6m in height)
Dancing (all styles)	Pool swimming and competitions	Swimming with Dolphins (3)
Darts	Qi Gong (3)	Target shooting, rifle, air rifle pistol and air pistol (1, 3)
Dragon Boat Racing	Racket sports (all types)	Ten pin bowling
Dune Bashing (1, 3, 5)		
Falconry (3)		
Fishing, course / fly		
Flow Riding/Stationary surfing		
Footgolf		
Golf		
Group and gym fitness activities		

Thump Boxing (non-contact exercise)	Wall Ball	Wheelchair racing - up to 45km distance
Tree Canopy Walking (3)	Water polo	White water rafting grades 1-3 (3)
Trekking/hiking/walking/rambling up to 2500m	Weight lifting - gym work (excluding competition) not Power lifting or Olympic style	White water sledging / river boarding / river surfing (grade 3 or below) (3)
Tug of War	Whale watching	Wind tunnel flying / indoor skydiving
Unicycling on flat terrain (non-competitive)	Wheelchair bowls	Yachting / Sailing / motor sailing within 20 nautical miles of a safe haven (1, 5)
Wadi Bashing (1, 2, 5)	Wheelchair fencing (3)	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;

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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Acrobatic Gymnastics (3)	Clay pigeon / trap / skeet (1, 2, 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.)
Adventure Racing up to 42 km distance (Up to 2500m altitude, or up to 2700m for an organised event)	Costal rowing within 21km of shore	Hydro foiling (1, within 21km of shore)
Aerial hoop or silk acrobatics (ground based) (3)	Cricket	Hydro speeding (grade 4&5)
Aerobic Gymnastics (3)	CrossFit	Hyrox
Aiki Jiu jitsu (3)	Curling (3)	Ice skating (not speed skating or Nordic skating)
Aikido (3)	Dinghy sailing (Must use safety equipment. Conducted within 20 nautical miles from shore.)	Incidental cycling, not the main purpose of your trip
Airsoft / millsim / wargames	Dodgeball	Indoor climbing and bouldering
American football (non-contact / flag football)	Dog agility trials (1)	Inline and quad skating, recreational (including electric) (1, 5)
Archery: Crossbow Shooting (1)	Dog sledging / dryland mushing / dog jouring, recreational (3)	Jeet Kune Do (3)
Artistic gymnastics (3)	Eaton Fives	Judo (3)
Bagua (3)	Fishing, deep sea, charters up to 20 nautical miles (3)	Jujutsu (3)
Baseball	Floorball	Karate (3)
Basketball	Flying Pole (3)	Kayak cross
Baton Twirling excluding stunting and tumbling	Football (soccer)	Kempo (3)
Bridge / canyon swinging / gorge swinging (3)	Freestyle Kung Fu (3)	Kendo (3)
Bujutsu (3)	Futsal	Kho kho (3)
Cani Cross (1)	Go karting (1, 3)	Knee boarding
Canoe Polo / Stand up paddle board polo	Goalball	Kobudo (3)
Canoe slalom	Gorilla trekking (3)	Korfball
Capoeira (3)	Grass skiing, non-competitive	
Cheerleading excluding stunting and tumbling	Hapkido (3)	
Choy Lee Fut (3)	Highland Games (3)	
Circus workshop (no aerial work)	Historical Fencing (HEMA) including tournaments with steel weapons (3)	

# YellowJersey

Koroken karate (3)	Running - Ultra / trail / fell running up to 105km distance (Up to 2500m altitude, or up to 2700m for an organised event)	Via Ferrata (3)
Krav Maga (3)	San Soo Kung Fu (3)	Vigoro
Kung Fu (3)	Savate (3)	Volleyball
Kurash (3)	Scootering, recreational (including electric) (1, 5)	VX / rock-it-ball
Kyudo (3)	Scrambling up to 1000m	Wakeboarding
Lollipop Pole or Lyra (Not above 3 meters)	Scuba Diving up to 18 meters depth (3)	Walking football
Longboarding skateboarding, not downhill (3, 5)	Sea Level Traversing (3)	Wallyball
Martian arts: Iaido (3)	Segway, recreational (5)	Water skiing
Motorcycle / trike touring (1, Must hold appropriate full motorcycle licence. Must wear appropriate safety equipment including helmet.)	Shark-cage diving up to 18 meters depth (3)	Water skurfing
Netball	Shindo junen ryu (3)	Wave skiing
Ninjutsu (3)	Shotokan (3)	Wheelchair basketball
Obstacle course races 8-12 km, 1-2 hrs. e.g. Tough Mudder Classic, Spartan Super (3)	Skydive in Wind Tunnel	Wheelchair curling
Octopush (swimming pool hockey)	Slacklining (Up to 5m. Harness required above 1m)	Wheelchair football
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.)	Sleigh riding as a passenger pulled by an animal	White water rafting-grade grade 4 and below (3)
Parkour/Free running - indoors and supervised (3)	Stand up paddle board racing grades 1-2	White water sledging / river boarding / river surfing (grade 4 or 5 water) (3)
Quidditch	Strongman	Wind foiling (1)
Reenactment with steel weapons	Surf Lifesaving (Competitions, training and volunteer programs only. Professional lifeguard duties or paid instruction are excluded)	Windsurfing (1)
Reenactment without steel weapons	Swim Run events & training	Wing chun/tsun (3)
Rhythmic gymnastics (3)	Synchronized Swimming	Wing SUP (1)
Rock-it-ball	Taekwondo (3)	Wing surfing / kite winging / Wing foiling (1)
Rollball	Tai Chi (3)	Wushu (3)
Roller skiing including competitive events	Tang soo do (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.)
Rounders	Tchoukball	Yukigassen
Rugby (Touch / Tag)	TeamGym (3)	Zip Lining (3)
	Tyrolean Traversing (3)	Zorbing
	Ultimate Frisbee	

## 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.

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

Abseiling (3)	Hockey (field)	Road cycling time trials
Adventure Racing up to 105 km distance (Up to 2500m altitude, or up to 2700m for an organised event)	Hockey (inline)	Running - Ultra / trail / fell running more than 105km distance (Up to 2500m altitude, or up to 2700m for an organised event)
Arm Wrestling (3)	Inline and quad skating: street, park and bowl	Sandboarding (1, 3)
Ball Hockey	Kayak freestyle	Scootering: street, park and bowl (3)
Bandy	Kayaking and Canoeing, inland and costal paddling grade 4 and below (Within 21km of shore)	Scrambling up to 2500m
Baton Twirling including tumbling and competitions	Kick Sledging (on piste)	Scuba Diving up to 30m depth (3)
Bicycle polo	Kite Buggy (1)	Skateboarding: street, park and bowl (3)
Black water rafting / Cave Tubing (3)	Kite land boarding (1)	Slalom skateboarding (3)
Blokarting / Land Yachting (1)	Kite surfing (1)	Sports climbing / Trad climbing (including abseiling) with guide or instructor (3)
Bubble football	Lacrosse	Stand up paddle boarding, inland and costal paddling grades 3 and below (Within 21km of shore)
Bungee jumping (3)	Mountain biking (cross country / XC)	Synchronised ice skating
Cyclocross	Mountain biking (trail riding)	Touring/bike packing (3 countries or less)
Cheerleading including stunting and tumbling, competition, ICU, and All-Star	Mountaineering, with technical winter conditions up to 2500m (3 or 4)	Tow foiling (1)
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)	Track based cycling (speedway)
E Foiling (1, Activity must be conducted within 21km of shore)	Open water swimming up to marathon distance up to 10k (3)	Trampoline gymnastics (3)
Entertainment wrestling (1, 3)	Outdoor bouldering (Crash mats must be used. Maximum height 5 meters.)	Triathlon multisport (training holiday)
Figure skating	Paint Balling	Triathlon multisport (up to Olympic)
Freediving up to 15m (Carried out in daylight within 15 meters depth. Excludes solo diving. Excludes diving under ice.)	Parascending / Parasailing (over land) (3)	Weight lifting - Olympic style
Gorge walking / water rambling (3)	Power lifting	Wheelchair rugby
Gravel cycling	Road cycling (holiday and/or training camp)	Wildwater racing grade 4 and below
Hacking and pony trekking on horseback	Road cycling (mass participation events)	Wildwater raft racing grade 4 and below
Handball	Road cycling (training holiday)	

## 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.
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

Acrobatics & Circus Skills (3)	Horse jumping (including training and competition)	Old mine exploration (3)
Biathlon (cross country skiing and rifle shooting) (1, 3)	Horse riding safari	Polocrosse
Boxing (amateur) (3)	Horseback Archery	Pony mounted games
Brazilian Jiu Jitsu (3)	Horseball	Quad biking, under 251cc excluding racing and competitions (1, 2, 5)
Canyoning (3)	Hunting on horseback	Ranch Activities
Caving / Potholing (3)	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.)	Roller Derby
Cliff diving up to 27m (3)	Hurling / Shinty / Camogie	Saddle chariots
Coasteering (3)	Ice caving (3)	Sand dune buggying (1, 2, 5)
Cross country horse riding (3)	Ice hockey	Skateboarding: vert (3)
Cross country skiing, excluding overnight back country stays, competitions & events (3)	Jet skiing (1, 5, Conducted within 20 nautical miles from shore. Not the primary purpose of a holiday.)	Ski / Snow bobbing on-piste, no competitions
Downhill longboard skateboarding (3)	Jet surfing / moto surfing (1, 3, 5)	Skiing/Snowboarding on-piste, no competitions
Downhill scootering (3)	Kabaddi	Sledge hockey
Dry slope skiing / Indoor artificial snow skiing	Land surfing (1, 3)	Snow Polo
Equestrian dressage (including training and competition)	Long Track Speedskating	Snow shoeing
Equestrian eventing (including training and competition)	Martial arts: Kick boxing (3)	Soap box racing
Equestrian Showjumping	Modern Pentathlon	Speedskating including competitions & events
Extreme pogo	Mountain boarding (3)	Street Luge (3)
Fishing, deep sea / blue water / offshore, charters up to 80 nautical miles (3)	Mountaineering, with technical winter conditions up to 5000m (3 or 4)	Sumo Wrestling (3)
Gaelic football	Obstacle course races 25+ km, 12-24 hrs. e.g. Tough Guy, Mud Factor Ultra, survival/multi-day challenges (3)	Tandem Parachuting (with licensed/qualified pilot) (3)
Ghyll Scrambling (3)		Tandem Paragliding (with licensed/qualified pilot) (3)
Glacier walking (3)		Tobogganing / sledging/ snow tubing / air boarding
Grass skiing, competitive / with ski jumps		White water rafting-grade grade 5 and below (3)
Horse boarding		Wing Tsun (3)
Horse carriage driving (including competition)		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)	Kayaking and Canoeing, inland and costal paddling grade 5 and below (Within 21km of shore)	Ski / Snow bobbing off-piste, no competitions
American Football	Kite skiing (1)	Ski / Snow bobbing on-piste, including competitions
Australian Rules Football	Kite snowboarding (1)	Ski / snowboard kiting
Big wave surfing (up to 12m)	Luge / Skeleton luge (including Cresta Run)	Ski instructor course
Bobsleigh	Mixed Martial Arts (MMA) (3)	Ski jumping including competitions & events
Cage fighting (3)	Motocross (1, 3)	Skiing/Snowboarding in snow parks excluding competitions
Cross country skiing, including competitions & events up to 200km	Muay Thai (3)	Skiing/Snowboarding in snow parks including competitions
Dog sledding / dryland mushing/ dog jouring, competitive multi-day racing (3)	Nordic Skating (3)	Skiing/Snowboarding off-piste, including competitions
Drag Hunting	Open water swimming; ultra distance inc. channel crossing (3)	Skiing/Snowboarding on-piste, including competitions
Equestrian vaulting	Paragliding / Parapenting (4)	Skiing/Snowboarding/Mon-ski (adaptive) off-piste, no competitions
Filipino Martial Arts/Escrima (3)	Paramotoring (1, and 3 or 4)	Snow Cat. Skiing / Snow Cat. Boarding
Flying As a pilot of non-commercial aircraft, (3 or 4)	Polo	Snowboard cross (3)
Freediving up to 30m (4)	Powerbocking (3)	Snowmobiling/skidooing (1)
Gliding/Sail plane flying (including motor-gliding and cross-country) (1, and 3 or 4)	Qi Kwan Do (3)	Sports climbing / Trad climbing (including abseiling) qualified individuals (3)
Hang gliding (1, and 3 or 4)	Rugby (Union, League, 7s)	Stand up paddle boarding, inland and costal paddling grade 4 and below (Within 21km of shore)
Heliboarding/ Heliskiing (3)	Sand Kiting (1, 3)	Wildwater raft racing grade 5 and below
Ice climbing qualified individuals (4)	Scuba Diving Advanced. Up to 40 meters depth including wreck and cave diving, and use of mixed gases. (3)	
Ice climbing with guide or instructor (3)	Sea cliff climbing (roped and protected) (3)	
Ice Diving up to 20m (4)	Ski / Snow bobbing off-piste, including competitions	
Ice windsurfing (1)		

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