

APPENDIX A – INCLUDED SPORTS & ACTIVITIES

SPORTS/PASTIMES/ACTIVITIES

We will not pay for claims arising directly or indirectly from any professional sports or entertaining, or **your** participation in or practice of any professional sports or professional entertaining or **your** participation in or practice of any other sport or activity, manual work, driving any motorised vehicle in motor rallies or competitions or racing unless the sport or activity is listed under Category 1 below or **you** have paid an additional premium to cover the sport or activity and it is specified as being covered in **your Validation Certificate Schedule of Cover**

If **you** are going to take part in any sport or activity that is not detailed below, please contact the selling agent who will contact **us** to see if **we** can provide cover. **You** must ensure that the activity is adequately supervised and that the appropriate safety equipment (such as protective headwear, life jackets etc.) are worn at all times.

All Category 1 Sports and Activities below are covered as standard within all policies subject to the terms, conditions and exclusions as defined within the policy wording or below.

Some Annual Multi-Trip Policies include Category 2 Activities and Winter Sports Cover, please check your policy or with your agent. Otherwise, Winter Sports and Categories 2, 3, 4 & 5 activities are only covered when an additional premium is paid and when they are specified as being covered in your Validation Certificate Schedule of Cover

N.B. Activities marked with * **do not include cover under Section H – Personal Liability Cover** and items marked with ** **do not include cover under Section C – Personal Accident Cover**. In any case please note that under Section H – Personal Liability **you** will not be covered for liability caused directly or indirectly by **your** owning or using any firearms or weapons, animal, aircraft, motorised vehicle, boat or other watercraft, or any form of motorised leisure equipment or craft.

CATEGORY 1		
Abseiling (within organisers guidelines)	* Administrative or Clerical Occupations **	Aerobics
Amateur Athletics (track & field)	* Archaeological Digging **	Archery
Assault Course	Badminton	Banana Boating (Only as a passenger with no right of control). No Public Liability for vehicles.
Baseball	Basketball	Beach Games (Volley Ball, beach mini golf, Frisbee, boules, petanque)
Billiards/Snooker/Pool	* Black Water Rafting / Cave Tubing only as a passenger with no solo right of control (up to maximum Grade 3 water only)	BMX Riding (Up to grade 2 slopes)
Body boarding (boogie boarding)	Bowls	Bungee Jumping ** Only as short duration incidental day excursion with licensed public hirer
* Camel Riding **	Canoeing (up to grade 2 rivers)	* Clay Pigeon Shooting **
Climbing (on climbing wall only)	Cricket	Croquet
Curling	Cycling (wearing a helmet and no racing)	Deep Sea Fishing
* Dinghy / Catamaran Sailing (small non-motorised hand/foot/sail propelled watercraft with a maximum 4 person capacity, inland & coastal waters only. Maximum Grade 2 waters only)	* Driving any Motorised Vehicle for which you are licensed to drive in the United Kingdom (other than in motor rallies or competitions) ** No public liability cover for vehicles	Elephant Riding/Trekking **
Falconry **	Fell Walking/Running	Fencing
Fishing	Fives	* Flying as a fare paying passenger in a full licensed passenger carrying aircraft ** No public liability cover for vehicles
Football (amateur only and not main purpose or trip)	* Glass Bottom Boats/Bubbles. Only as a passenger with not right of control. No public liability cover for vehicles	* Go Karting (within organiser's guidelines). No public liability cover for vehicles
Golf	Handball	Hockey (Must wear protective heard gear)
Horse Riding (wearing a helmet and excluding competitions, racing, jumping and hunting ** No public liability cover for animals	Hot Air Ballooning (organised rides only) ** No public liability cover for vehicles	* Hovercraft Driving/passenger ** No public liability cover for vehicles
Hurling (amateur only and not main purpose of trip)	Indoor Climbing (on climbing wall only)	* Jet Boating (no racing) ** No public liability cover for vehicles
* Jet Skiing (no racing) ** No public liability cover for vehicles	Jogging	Judo. No professional
Karate. No professional	* Karting (wearing a helmet and no racing) **	Kayaking (up to grade 2 waters only)
Kite Surfing **	Korfball	Lacrosse
Marathon Running (non-competitive)	Mountain Biking (wearing a helmet and no racing)	Netball
Octopush	Orienteering	* Paintball/War Games (wearing eye protection) **
* Paragliding ** over water and not over land. Must be licensed operator in EU/EEA, USA, Canada, Australia and New Zealand.	* Parascending ** OVER WATER ONLY – not over land. Must be licensed operator with professional guide and only in EU/EEA, USA, Canada, Australia and New Zealand.	Pony Trekking (no racing and no competitions) **
* Power Boating (no racing and no competitions) **	Racket Ball	Rambling
Refereeing (amateur only)	Ringo (Only as a passenger with no right of control). No Public Liability for vehicles.	Roller Skating/Blading/In Line Skating (wearing pads and helmets)
Rounders	Rowing (no racing)	Rugby (Union/League) No professional

Running (non-competitive)	Safari Trekking (must be organised tour) ** No public liability cover for vehicles	* Sailing/Yachting ** (includes amateur racing competitions) No public liability cover for vehicles
Sand Boarding ** No public liability cover for vehicles	Sand Dune Surfing/Skiing. No public liability cover for vehicles	* Sand Yachting (no racing) ** No public liability cover for vehicles
Scuba Diving up to a depth of 9 metres. No solo diving & subject to Scuba Diving Endorsement below)	Scuba Diving up to a depth of 18 metres. Must be PADI/BSAC qualified. No solo diving & subject to Scuba Diving Endorsement below	* Shooting/Small Bore Target/Rifle Range Shooting (within organisers guidelines) **
Skateboarding (wearing pads and helmets)	Sledging (not on snow)	Snorkelling
Softball	Spear Fishing (without tanks)	* Speed Sailing (no racing) ** No public liability cover for vehicles
Squash	Street Hockey	Students working as counsellors or university exchanges for practical course work (non-manual) **
Surfing. No competitions/No liability. Inland and Coastal Waters only	Swimming	Swimming with Dolphins
Swimming/Bathing with Elephants	Sydney harbour Bridge (walking across roped together)	Table Tennis
* Tall Ship Crewing (no racing) ** No public liability cover for vehicles	Ten Pin Bowling	Tennis
Trampolineing	Tree Canopy Walking (walking across roped)	Trekking/Hiking/Walking up to 2,500 metres above sea level
Tug of War	Volleyball	Wake Boarding
* War Games/Paint Balling (wearing eye protection) **	Water Polo	Water Skiing/Water Ski Jumping ** No public liability cover for vehicles
Whale Watching	White Water Rafting. Up to grade 3 waters only as passenger with no solo right of control. Life jacket to be worn	Wind Surfing/Sailboarding. No public liability cover for vehicles
Wind Tunnel Flying (pads and helmets to be worn)	Zip lining/Trekking (safety helmets must be worn)	Zorbing/Hydro Zorbing/Sphering. No public liability cover for vehicles

CATEGORY 2

Catamaran Sailing (Territorial waters only over 5 person capacity)	Heptathlon	Scuba Diving up to a depth of 18-40 metres. Must be PADI/BSAC qualified. No solo diving & subject to Scuba Diving Endorsement in Appendix C.
Martial Arts (training only and no contact)	Trekking/Hiking 2,500 to 5,000 metres. On organised tour along recognised routes only. No search and rescue other than for medical reasons.	White Water Rafting. Grades 4-6 only and only as passenger with no solo right of control. No public liability cover for vehicles

CATEGORY 3

Black Water Rafting	Grade 4 waters only and only as a passenger with no solo right of control.	
Canoeing / Kayaking (Inland & coastal waters only. Up to max Grade 3 waters only)		
Climbing up to 3,500 metres. Not included in Standard Winter Sports Cover.	Slopes subject to maximum Alpine System Classification of: Facile/Easy: Rock scrambling or easy snow slopes, Some glacier travel, often climbed ropeless except on glaciers.	
Ice Hockey Not included in Standard Winter Sports Cover.	No public liability cover for vehicles	
Rock Climbing (Not Mountain Climbing)	** Must be licensed operator with professional guide and part of a pre-paid excursion and only in EU/EEA, USA, Canada, Australia and New Zealand.	

CATEGORY 4

American Football	* Big Game Hunting **	* Bobsleigh. Not included in Standard Winter Sports Cover. No public liability cover for vehicles
Boxing		

CATEGORY 5

* Canyoning. Must be licensed operator with professional guide and part of a pre-paid excursion and only in EU/EEA, USA, Canada, Australia and New Zealand.	Cave Diving ** No solo diving	* Flying as Pilot ** No public liability cover for vehicles
* Gliding ** No public liability cover for vehicles	* Hang Gliding ** No public liability cover for vehicles	Ice Hockey. Not included in Standard Winter Sports Cover. No public liability cover for vehicles
High Diving ** Excess of 4.9 meters, supervised pools only. No rock diving/jumping	* Lugging/Tobogganing ** Not included in Standard Winter Sports Cover. No public liability cover for vehicles	Manual Work **
* Motor Sport (any type) ** No public liability cover for vehicles	* Parachuting **	Polo **
Pot Holing. Must be a licensed operator with professional guide and wearing helmets	* Quad Biking ** wearing helmet and no racing. No public liability cover for vehicles	* Sky Diving. Must be licensed operator with professional guide and part of a pre-paid

		excursion and only in EU/EEA, USA, Canada, Australia and New Zealand.
Weight Lifting		

Appendix B – Included Winter Sports Activities

WINTER SPORTS COVER EXTENSION		
Air Boarding	Big Foot Skiing	Blade Skating
Cross Country Skiing	Curling	Dry Slope Skiing
Glacier Skiing/Walking	Ice Cricket	* Ice Go Karting (within organisers guidelines) No Public Liability cover for vehicles
Ice Skating	Kick Sledging. No public liability cover for vehicles	Langlauf
Mono-Skiing	Nordic Skiing (recognised routes)	Ski Boarding
Ski Blading	Ski Randonnee	Ski – Off Piste only with a guide
Ski – On Piste	Ski Run Walking	Ski Swimming
Ski Touring	Sledging	Snow Blading
Snow Boarding on Piste only	Snow Shoeing/Snow Shoe Walking	Snow Tubing. No public liability cover for vehicles
Snow Zorbing	Winter Walking (not involving the use of crampons and ice picks)	

Included Winter Sports Activities with cover restrictions and/or specific requirements/conditions

WINTER SPORTS COVER EXTENSION – SPECIFIC REQUIREMENTS/CONDITIONS	
Cross Country Skiing (recognised paths)	
Downhill Skiing/Snowboarding	
Dry Slope Skiing/Snowboarding	
Glacier Skiing/Walking	
Ice Windsurfing	
Mono-Skiing	
Heli-Skiing/Snowboarding (all forms not specifically mentioned elsewhere)	
* Snow Tubing	
* Heli-Skiing/Boarding.	Must be licensed operator in EU, EEA, USA, Canada, Australia and New Zealand. Within organisers guidelines and only covered as part of a pre-paid excursion led by professional guides/organisers
* Snow Tubing	Within organisers guidelines and only covered as part of an organised activity led or instructed by professional guides or organisers
* Snowcat Skiing	
* Husky Dog Sledging **	
* Bobsleigh	
* Ice Go Karting	
* Lugging/Tobogganing **	
Skiing/Snowboarding off-piste in areas outside of the boundaries of a recognised resort	
* Sledging/Sleigh-Riding as a passenger pulled by any animal	
* Snowboarding off-piste with a guide	
* Snowmobiling/Skidooring	

APPENDIX C – SCUBA DIVING ENDORSEMENT

This insurance is extended to cover **you** whilst engaging in underwater activities requiring the use of artificial breathing apparatus (scuba) subject to **you** being approved as medically fit to dive by the person or company who/which has organised the diving, and subject otherwise to all terms, conditions, exclusions and limitations of this insurance.

What is not covered

This insurance does not cover claims directly or indirectly arising from, happening through or as a result of:

1. Diving by persons not holding a recognised certificate for the type of diving being undertaken, or not under professional instruction.
2. Diving without proper equipment and/or contrary to codes of good practice according to bona fide organisations such as PADI or BSAC.
3. Diving to depths greater than 30 metres (or 40 metres if additional premium paid).
4. Solo diving or night diving or specifically organised cave diving or diving for hire or reward.
5. Flying within 24 hours of last dive or diving whilst suffering from a cold, influenza, infection or obstruction of the sinuses or ears.
6. Diving by persons aged under 12 years of age or over 65.