

Amateur Sporting and Hazardous Activities

Basic Conditions

1. You are accompanied by, or accessible to, an experienced and/or suitable qualified instructor or guide.
2. You are adequately supervised, taking part in an organised event, session or excursion.
3. You must be a fare-paying passenger in a chartered craft.
4. You are not taking part in a league or competition.
5. You are using natural or purpose/built facilities approved for use for the activity by a local or national regulatory authority.
6. This does not constitute the main purpose of the trip.
7. Protective clothing and headgear must always be worn.

For certain activities the conditions is that cover under some sections of the policy is excluded:

8. Cover under the Personal Accident section is excluded
9. Cover under the Personal Liability section is excluded

The condition numbers are annotated to the activities to which they apply below:

Activity	Acceptability	Condition Number
Abseiling	Covered	2, 5, 6
American Football	Not covered	
Archery	Covered	2
Badminton	Covered	
Ballooning - Hot Air	Covered	2, 3
Banana Boat Rides (Beach activity)	Covered	
Baseball	Covered	
Basket Ball	Covered	
Big Game Hunting	Not covered	
Black water rafting	Not covered	
Blade Skating	Covered	
BMX Freestyle Riding	Not covered	
Bobsleigh	Not covered	
Bowls	Covered	
Boxing	Not covered	
Bungee Jumping	Not covered	
Camel Riding	Covered	
Canoeing in calm waters	Covered	
Canoeing in white water	Not covered	
Canyoning	Not Covered	
Catamaran Sailing (European waters only)	Covered	1, 4, 9
Cave Diving	Not Covered	
Caving	Not Covered	
Clay Pigeon Shooting	Covered	1, 5
Cliff jumping	Not covered	
Climbing Wall	Covered	2, 7
Coasteering (cross between cliff jumping & canyoning)	Not covered	
Cricket	Covered	4, 6
Cross Country Skiing (on recognised paths)	Covered if winter sports premium is paid	
Curling	Covered	
Cycling excl. BMX/Mountain	Covered	
Deep Sea Fishing	Covered	2
Dry Skiing	Covered if winter sports premium is paid	
Endurance Tests	Not covered	

Fell Running	Covered	
Fell Walking	Covered	
Fencing	Covered	1, 6, 7, 8, 9
Fishing	Covered	
Flying	Covered	3
Football	100% Loading	2, 7, 9
Glacier walking	Not covered	
Gliding	Covered	1, 3, 8, 9
Go Karting up to 120cc	Covered	2, 6, 9
Go Karting over 120cc	100% loading	2, 6, 7, 8, 9
Golf	Covered	
Gorge Walking	Not covered	
Gymnastics	Covered	
Hang Gliding	Not covered	
Heli Skiing	Covered if winter sports premium is paid	1, 3, 6,
Heptathlon	Covered	
Hiking (on recognised routes)	Covered	
High Diving	Not covered	
Hobie Catting (European waters only)	Covered	1, 4, 9
Hockey	50% loading	2, 4, 6, 7, 9
Horse jumping	Not Covered	
Horse Riding	Covered	4, 7
Hot Dogging Grades 1, 2 & 3	Covered	1, 7
Hydro Speeding	Not Covered	
Ice Diving	Not Covered	
Ice Hockey	Not covered	
Ice Skating	100% loading	4, 6
Indoor Climbing	Covered	1, 5, 7
Inner Tubing	Covered if winter sports premium is paid	4, 5
Jeep / Car Trekking	Covered	2, 3, 9
Jet Skiing	Covered	6, 9
Judo	Not covered	
Karate	Not covered	
Kite Boarding (on land)	Not Covered	
Kite Surfing (water)	Covered	4, 9
Kayaking in calm waters	Covered	1, 4, 9
Kayaking in white water	Not covered	
Lacrosse	50% loading	4, 9
Luge	Not Covered	
Manual Work	Not covered	
Marathon Running	Not covered	
Micro Lighting	Not covered	
Mono Skiing (on Snow)	Covered if winter sports premium is paid	
Motor Sport (any type)	Not covered	
Mountain Biking	100% loading	1, 5, 6, 7
Mountaineering	Not covered	
Netball	Covered	
Off Piste Skiing	Covered if winter sports premium is paid	1, 4
Orienteering	Covered	
Parachuting	Not covered	
Paragliding (over land)	Not covered	
Parasailing	Not Covered	
Parascending (over water)	Covered	2
Passenger Sledge (Horse and Carriage)	Covered	
Pedaloos	Covered	

Polo	Covered	4, 8, 9
Pony Trekking	Covered	
Pot Holing	Not covered	
Quad Biking up to 125cc	Covered	2, 4, 6, 7, 9
Quad biking over 125cc	Not Covered	
Racket Ball	Covered	
Rambling	Covered	
Rifle range	Covered	5, 9
Rock Climbing	Not covered	
Rock Scrambling	Not covered	
Roller skating / Blading	Covered	
Rounders	Covered	
Rowing	Covered	4, 9
Rubber Ring Rides (Beach Activity)	Covered	
Rugby	Not covered	
Running	Covered	4
Safari/Gorilla Trekking	Covered	2
Sail Boarding	Covered	
Sailing (inc Flotilla) European waters only	Covered	4, 9
Scuba Diving to 30 metres	Covered	1
Scuba Diving (Over 30 metres)	Not Covered	
Shooting/ Hunting	Not covered	
Skateboarding	Covered	
Skateboarding Acrobatics	Not covered	
Ski Acrobatics	Not covered	
Ski Doos	Not covered	
Skiing	Covered if winter sports premium is paid	
Ski Jumping	Not covered	
Ski racing	Not covered	
Sledging	Covered if winter sports premium is paid	
Snorkelling to 10 metres	Covered	
Snow Boarding	Covered if winter sports premium is paid	
Snow Mobile	Not Covered	
Sphereing/Zorbing inc aqua	Covered	2
Squash	Covered	
Street Hockey	Covered	9
Stunt Events	Not covered	
Surfing	Covered	
Table Tennis	Covered	
Ten Pin Bowling	Covered	
Tennis	Covered	
Tobogganing	Covered if winter sports premium is paid	
Tree trekking	Covered	2
Trekking/ Hiking up to 3000 metres	Covered	
Trekking/ Hiking over 3000 metres	Not Covered	
Via Ferrata	Not Covered	
Volley Ball	Covered	
Wake Boarding	Covered	
War games/ Paint Balling	Covered	7, 9
Water Polo	Covered	
Water Skiing	Covered	
Water Skiing Jumping	Not covered	
Weight Lifting	Not covered	

White Water Rafting Grades 1,2 & 3	Covered	7, 8, 9
White Water Rafting Grades 4 & 5	Not Covered	
Windsurfing	Covered	
Wrestling	Not covered	
Yachting (European Waters only)	Covered	4, 9
Zorbing/Sphereing inc aqua	Covered	2