

Hazardous Activities

Covered			
Aerobics	Fell Walking	<i>recognised routes)</i>	Softball
Badminton	Fishing	Rambling	Squash
Baseball	Golf	Rounders	Surfing
Basketball	Ice Skating	Sailing (within territorial waters)	Swimming
Boogie Boarding	Jogging	SCUBA Diving (down to 30m)	Table Tennis
Bowls	Manual Work (<i>at ground level involving no machinery</i>)	<i>accompanied by a qualified diver or instructor)</i>	Tennis
Cricket	Marathon Running	Snorkelling	Ten Pin Bowling
Croquet	Mountain Biking (<i>on</i>		Volleyball
Curling			Walking
Cycling (<i>no racing</i>)			Water Polo

Covered if professionally organised and supervised plus you wear appropriate safety equipment and take safety precautions:

Abseiling	Fencing	Indoor Rock Climbing (<i>with belays</i>)	Shooting (<i>not Big Game</i>)
Archery	Flotilla Sailing (<i>with professional leader</i>)	Jet Biking	Sleigh riding (<i>as a passenger</i>)
Banana Boating	Go Karting	Jet Skiing	Swimming with Dolphins
Black Water Rafting	Gymnastics	Paint Balling	Trampolining
Bungee Jumping	Hiking (<i>under 6,000m</i>)	Parascending over water	Water Skiing (<i>no jumping</i>)
Canoeing/Kayaking (<i>no white water</i>)	Horse Riding (<i>no jumping</i>)	Pony Trekking	White Water Rafting
Clay Pigeon Shooting	Hot Air Ballooning	River Tubing (<i>no white water</i>)	Zorbing

Not Covered

Base Jumping	Free/High Diving	<i>licence for at least 3 years and are conviction free and are wearing a helmet</i>)	Quad Biking
Big Game Hunting	Gliding		Rock Climbing
BMX Stunt Riding	Hang Gliding		Sailing (<i>outside territorial waters</i>)
Bouldering	Horse Jumping/Hunting	Mountaineering	Scuba Diving (<i>below 30m</i>)
Boxing	Judo/Karate/Martial Arts	Organised Team Sports	Shark Diving
Canyoning	Kite Surfing	Parachuting	Street Hockey
Caving/Pot Holing	Lacrosse	Paragliding	Water Ski Jumping
Coasterring	Micro Lighting	Parascending (<i>over land</i>)	Weightlifting
Cycle Racing	Motor Cycling (<i>unless on machines of less than 125cc and where you have held a motorcycle</i>)	Polo	Wrestling
Flying except (<i>as a fare paying passenger</i>)		Professional/Semi Professional Sports	

Winter Sports

Winter Sports (other than curling or ice skating) are excluded unless an additional premium has been paid and accepted. Winter Sports cover is only available to persons aged under 65 years. Where Winter Sports cover has been purchased you are covered for up to 21 days on an Annual policy or for the dates stated on **your** single trip winter sports schedule.

The following activities are covered:

- On piste skiing or snowboarding on piste
- Off-piste skiing or snowboarding where accompanied by a qualified guide or instructor
- Cross country skiing on recognised routes and with a guide
- Ski racing arranged by ski schools for their pupils
- Sledging

Examples of Winter Sports activities not covered are:

- Bobsleighting
- Ice Hockey
- Use of Skeletons
- Ski Acrobatics
- Heli Skiing
- Lugging
- Ski Acrobatics
- Ski Jumping

If there are activities that you intend to participate in that are not listed above, please call us to confirm whether cover is provided.