


A comprehensive list of sports and activities covered under your travel insurance policy.

We are unable to provide cover for anyone participating in any sport or activity under the following circumstances;


- Participating in or training for a competition
- Participating on a professional or semi-professional basis
- Participating in part of a tournament
- Water based activities must be on in-land waters, or within 12 nautical miles from the coastline (All sailing and yachting activities are covered within European waters only).
- For any sport or activity listed under "[Sports and Activities not Covered](#)".

Cover is subject **you** using recommended safety equipment (such as a helmet, harness, knee and/or elbow pads), and **you** following all the safety procedures, rules and instructions of qualified instructors. If the sport or activity is provided by a local operator **you** must ensure they are appropriately qualified and licenced.





For a list of Winter Sports please the end of this document.

 No Personal Liability Cover






 No Personal Accident Cover

 Inland waters or within 12 nautical miles of the coastline

A

- Abseiling (within organiser's guidelines)
- Aerial Safaris (in chartered aircraft and an organised excursion)
- Aerobics
- Angling
- Archaeological Digging
- Archery  
- Assault Course
- Athletics  

B

- Badminton
- Bamboo rafting 
- Banana Boating 
- Bar and Restaurant Work
- Baseball  
- Basketball
- Beach games
- Billiards
- Blading (no stunts)
- Board Sailing   
- Body Boarding 

- Boogie Boarding 🌊
- Bowling/Bowls
- Bungee Jumping 🏞️ 🇺🇸

C

- Cable Car Ride
- Camel Riding/Trekking 🏞️ 🇺🇸
- Canoeing/Rafting/White Water Rafting/Kayaking up to grade 3 🌊
- Canoeing/Rafting/White Water Rafting/Kayaking grades 4 and 5 🌊 🏞️ 🇺🇸
- Catamaran/Yachting/Sailing 🌊 🏞️ 🇺🇸
- Clay pigeon shooting/small Bore target shooting/rifle range 🏞️ 🇺🇸
- Climbing (on climbing wall only)
- Cricket
- Croquet
- Cross Country Running
- Curling
- Cycling (Excluding Mountain Biking, BMX and Touring) 🏞️ 🇺🇸

D

- Dancing (including lesson participation)
- Darts
- Deep Sea Fishing 🌊
- Dinghy Sailing 🌊 🏞️ 🇺🇸
- Dry Slope Skiing / Boarding
- Dragon Boat Racing 🌊 🏞️ 🇺🇸

E

- Elephant Riding/Trekking 🏞️ 🇺🇸

F

- Falconry
- Fell Running (up to 4,000 metres)
- Fell Walking (up to 4,000 metres)
- Fencing 🏞️ 🇺🇸
- Fishing 🌊
- Fives
- Flag American Football
- Flying as a passenger in an aircraft (private plane/Helicopter/Glider)
- Football
- Fruit or vegetable picking (under 3 metres)
- Frisbee/Ultimate Frisbee

G

- Glass bottom boats/bubbles
- Gliding as a passenger and with a qualified pilot
- Go Karting (up to 120cc, wearing a helmet) 🛵
- Goalball
- Golf
- Gorilla Trekking (organised tours only)
- Gym – Fitness
- Gymnastics

H

- Handball
- Helicopter Rides (passenger only)
- Hiking up to 4,000 metres
- Hobie Cat Sailing 🛶 🛵
- Hockey (field)
- Horse Riding (wearing a helmet and excluding racing, jumping, hunting and less than 7 days) 🐎 🛵
- Hot Air Ballooning (passenger only)
- Hot Dogging up to grade 3
- Hot Springs
- Hydro Zorbing

I

- Ice Skating (rink only)
- In-line Skating (no stunts)
- Ice Surfing 🛶 🛵
- Ice Cricket 🛶 🛵

J

- Jet Boating (passenger only) 🛶 🛵
- Jogging

K

- Kayaking (incl. White Water) up to grade 3 🛶
- Kayaking (incl. White Water) grades 4 and 5 🛶 🛵
- Korfball

L

- Llama Riding 🐫 🛵
- Land Skiing

M

- Mopeds (maximum 125cc, and passed CBT training, wearing a helmet) 🇸🇦
- Motorcycling (maximum 125cc, and passed CBT training, wearing a helmet) 🇸🇦
- Mule Trekking 🇸🇦

N

- Netball

O

- Octopush
- Orienteering (up to 4,000 metres above sea level)
- Ostrich riding 🇸🇦

P

- Parachuting tandem only 🇸🇦
- Parascending/Paragliding (towed by a boat over water) 🇸🇦
- Pedalos 🇸🇦
- Pilates
- Pony Trekking (wearing a helmet) 🇸🇦
- Pool
- Power Boating (passenger only) 🇸🇦 🇸🇦

R

- Racquet Ball / Rackets 🇸🇦
- Rambling (up to 4,000 metres above sea level)
- Reverse Bungee 🇸🇦
- Rifle Range 🇸🇦
- Ringos 🇸🇦
- River Bugging 🇸🇦
- River Sledging 🇸🇦
- River Tubing 🇸🇦
- Roller Skating/Blading/In-line (incidental, wearing pads, helmet and no stunts)
- Rounders
- Rowing 🇸🇦

S

- Safari in a vehicle/Trekking/Tracking (organised tour, no fire arms).
- Sailing/Yachting European Waters only 🇸🇦 🇸🇦

- Sandboarding 🏄🇺🇦
- Sand Duning 🏄🇺🇦
- Sand Skiing 🏄🇺🇦
- Sand Surfing 🏄🇺🇦
- Sand Yachting 🏄🇺🇦
- Scuba Diving (up to a depth of 30 metres (if qualified or accompanied by qualified instructor and not diving alone) 🏊
- Sea Fishing 🏊
- Sea Kayaking (withing European Waters, no racing) 🏊
- Shark Diving (professionally supervised in a cage) 🏊
- Skin Diving (up to a depth of 30 metres (if qualified or accompanied by a qualified instructor and not diving alone) 🏊
- Skateboarding (waring pads and helmet, no stunts)
- Skydiving (Tandem only) 🏄🇺🇦
- Sledding/Sledging or Sleigh Riding (passenger only if pulled by Horse, Dogs or Reindeer)
- Small Bore Target Shooting 🏹🇺🇦
- Snooker
- Snorkelling 🏊
- Soccer
- Softball
- Speed Boating (passenger only) 🏄🇺🇦
- Sphereing
- Spinning Class
- Squash 🏸🇺🇦
- Surfing 🏄🇺🇦
- Swimming 🏊
- Swimming with Dolphins 🏊
- Swimming/Bathing with Elephants 🏹🇺🇦
- Sydney Harbour Bridge Walk (organised and walking across clipped onto a safety line)

T

- Table Tennis
- Tall Ship Crewing 🏊🏄🇺🇦
- Team Building
- Ten Pin Bowling
- Tennis
- Touch Football
- Trampolining
- Tree Top Trekking/Canopy Walking
- Trekking (below 4,000 metres only)
- Tubing
- Tug of War

V

- Volleyball

W

- Wake Boarding 🌊
- Walking (below 4,000 metres only)
- Water Hockey
- Water Polo
- Water Skiing (no jumping) 🌊
- Wicker Basket Tobogganing
- Whale Watching 🌊
- Wheelchair Basketball
- Windsurfing 🌊
- Wind Tunnel Flying (wearing pads and helmet)

Y

- Yachting/Sailing (European Waters only) 🌊
- Yoga

Z

- Zip-lining/trekking
- Zorbing/Hydro Zorbing



Sports and Activities Not Covered under this policy

- Battle Re-enactment
- Canoeing/Kayaking/Rafting/White Water rafting grade 6
- Canyoning
- Cave Diving
- Cliff or Base Diving/Jumping
- Flying (as a pilot)
- Gliding/Hang Gliding
- Hot Air Ballooning (as a Pilot)
- Hunting, any use of firearm
- Jet Skiing
- Jousting
- Marathon Running
- Martial Arts
- Micro Lighting
- Motor Sports/Racing of any kind Land/Sea
- Mountain/BMX biking/Cycle Touring
- Polo

- Rock Climbing
- Sailing/Boating/yachting of any kind outside of 12 nautical miles from the coastline or outside of European Waters
- Scuba Diving deeper than 30 metres
- Segway
- Quad Biking/ATV's
- Walking/Fell Walking/Running/Trekking/Hiking/ Orienteering/Rambling above 4,000 metres
- Walking/Fell Walking/Running/Trekking/Hiking/ Orienteering/Rambling that requires specialised equipment/ropes/guides/crampons

Winter Sports Cover

You will be covered for the following activities:

- Air Boarding
- Big Foot Skiing
- Cross-country or Nordic Skiing or Randonnee (on recognised paths)
- Kick Sledging
- Langlauf
- Mono-skiing
- Mogul Skatin
- Off Piste Skiing/Snowboarding (within resort boundaries)
- Ski Blading
- Skidooing 
- Skiing
- Snow Blading
- Snow Boarding
- Snowmobiling 
- Tabogganing