



Adventures

Activities List – UK – 2013

Important note applicable to all activities

The Insured is required at all times to wear the appropriate safety equipment for that activity (for example protective clothing and/or suitable head protection). Please note that a General Exclusion of cover exists under the policy for claims arising directly or indirectly from the insured's "wilful act of self exposure to peril". This means that insurers will not pay the claim if the insured does not meet this policy condition.

Activities List

If the activity you wish to take part in is not on this list then please contact us on 0845 230 0631 and we will see if we can provide cover.

Description	Adventures category
Abseiling	2
Activity Centre Holidays	2
Adventure Racing	1
Aerobics	1
Airboarding	5
Alligator Wrestling	Please call us†
Amateur Sports (contact e.g. Rugby)	3
Amateur Sports (non-contact e.g. Football, Tennis)	1
American Football	3
Angling	1
Animal Sanctuary/Refuge Work - Domestic	2
Animal Sanctuary/Refuge Work - Wild	3
Archery	1
Assault Course	2
Athletics	1
Badminton	1
Bamboo Rafting	1
Banana Boating	1
Bar Work	1
Base Jumping	Not acceptable
Baseball	1
Basketball	1
Beach Games	1
Biathlon	1
Big Foot Skiing	3
Bird Man (Worthing)	2
Big Game Hunting	Not acceptable
Black Water Rafting (Grades 1 - 3)	2

Description	Adventures category
Black Water Rafting (Grades 4 & 5)	5
Black Water Rafting (Grades 6 and above)	Not Acceptable
Blade Skating	1
Blow Karting	2
BMX stunt/obstacle/riding (competitive)	5
Boardsailing	1
Bobbing	3
Bobsleigh	5
Body Boarding (Boogie Boarding)	1
Body Building	1
Bouldering (under 5m)	5
Bowling	1
Bowls	1
Boxing	3
Boxing Training (no contact)	1
Breathing Observation Bubble (BOB) - to 30 metres	1
Bull Running	6
Bungee Jumping	2
Cage Fighting	Not acceptable
Camel/Elephant Riding	1
Cambo Challenge	2
Canoeing/Kayaking (including white water grades 1-3)	1
Canoeing/Kayaking (including white water grades 4-5)	4
Canoeing/Kayaking (including white water grades 6 or above)	Not acceptable
Canyoning	5
Cat Skiing	3
Catamaran Sailing	1
Cave Diving to 50m (must be a professionally organised activity. Must be qualified and not diving alone or accompanied by a qualified instructor)	5
Cave Tubing	5
Caving/Pot Holing	5
Charity Rallies (No racing)	2
Clay Pigeon Shooting	1
Cliff Diving	Not acceptable
Climbing	1
Climbing (cliff/ice) up to 2,000m	5
Climbing (up to 3,000m with ropes &/or guides or bolted)	3
Coasteering	5
Cricket	1
Crocodile Cage Diving - Tour operator organised and conducted in a controlled environment not in the wild (in wildlife park)	4
Croquet	1
Cross Country Running	1

Description	Adventures category
Cross Country Skiing	2
Curling	1
Cycle Racing (not professional)	1
Cycle Touring	1
Cycling (leisure)	1
Cyclocross	2
Deep Sea Fishing	1
Devil Karting	2
Dinghy Sailing	1
Dirt Boarding	2
Drag Racing	4
Dragon Boat Racing	1
Dry Slope Skiing	1
Endurance Marathons	5
Endurance Tests	6
Enduro Motorcycling – Must have experience of similar cc bike	4
Expeditions	Please call us†
Expeditions – Greenland	Please call us†
Expeditions – Greenland – Increased Search & Rescue Cover	Not acceptable
Extreme Sports	Not acceptable
Farm work (manual, excluding the use of powered machinery)	2
Fell Running	1
Fell Walking	1
Fencing	1
Fishing	1
Fives	1
Flying – learning	3
Flying – Stunt Pilot	Please call us†
Flying as passenger (light aircraft not licensed for fare paying passengers)	1
Flying as pilot (light aircraft not licensed for fare paying passengers)	2
Football	1
Football – Professional	Please call us†
Football – Beach Kick Around	1
Free Diving	5
Free Mountaineering	Not acceptable
Free Riding	5
Free Running (parkour)	Not acceptable
Fresh Water/Sea Fishing	1
Fruit or Vegetable Picking (under 9m)	1
Gaelic Football	1
Ghyll Walking	4
Glacier Skiing	3
Glacier Walking (roped or where guides required)	4
Glass Bottom Boats	1

Description	Adventures category
Gliding (learning)	3
Gliding (passenger)	2
Gliding (Pilot)	2
Gliding Competition	5
Go Karting (organized/booked with specific karting track)	1
Goalball	2
Golf	1
Gorilla Trekking	1
Gymnastics	1
Handball	1
Hang Gliding (EUROPE ONLY)	5
Hang Gliding (OUTSIDE OF EUROPE)	Not acceptable
Harness Racing	2
Heliskiing	5
Heptathlon	2
High Diving (up to 10m – excluding cliff diving)	1
Hiking/Trekking/Walking under 3,000m	1
Hill Walking under 3,000m	1
Hobbie Catting – inland and coastal – see Yachting	1
Hockey	1
Horse Jumping (no hunting)	5
Horse Riding (in competitions)	5
Horse Riding (not in competitions, no polo, Hunting, Jumping)	1
Horse Training (not competitive riding)	4
Hot Air Ballooning – passenger (organized activity only)	1
Hot Air Ballooning – pilot	3
Hunting	Not acceptable
Hurling	2
Husky Dog Sledding	3
Hydro Jetting	4
Hydro Zorbing	2
Hydrospeeding	3
Ice Climbing	Please call us†
Ice Cricket	3
Ice Diving (must be qualified or with a qualified instructor)	5
Ice Fishing	2
Ice Go Carting	2
Ice Hockey	4
Ice Marathon	4
Ice Skating (competitions)	2
Ice Skating (non-competitive)	1
Ice Speedway	Please call us†
Ice Windsurfing	2
Indoor Climbing (on climbing wall)	1

Description	Adventures category
Indoor Skating	1
Iron Man Competition	3
Javelin Throwing	1
Jet Boating	1
Jet Skiing	1
Jogging	1
Jousting	5
Judo	3
Kabaddi	3
Karate	3
Kendo	3
Kick Boxing	3
Kick Sledging	3
Kite Boarding	1
Kite Buggy	2
Kite Landboarding	2
Kite Surfing	2
Kloofing (up to 10 metres)	4
Lacrosse	2
Land Skiing	2
Langlauf	1
Luge/Bobsleigh	5
Manual work (ground level, no machinery)	2
Manual work above 9 metres or hazardous areas	Please call us†
Manual work up to 9 metres / machinery	4
Marathon (outside UK)	3
Marathon (within UK)	1
Martial Arts - Competitive	4
Martial Arts – training	3
Micro-lighting (EUROPE ONLY)	5
Micro-lighting (OUTSIDE OF EUROPE)	Not acceptable
Mixed Gas Diving* (down to 50 metres). Must be a professionally organised activity.	3
Mixed Gas Diving* (over 50 metres). Must be a professionally organised activity.	4
Mixed Martial Arts – Competitive	Not acceptable
Modern Pentathlon	1
Mono Skiing	3
Motocross (UK & EUROPE ONLY)	Please call us†
Motocross (OUTSIDE OF EUROPE)	Not acceptable
Motor Racing/Rallies/Competitions (major events)	Please call us†
Motor Racing/Rallies/Competitions (not major events)	4
Motorcycling with appropriate UK licence on public roads UK & Europe	1
Motorcycling with appropriate UK licence on public roads Worldwide	2

Description	Adventures category
Motorcycling - Adventure Riding/Enduro Must have experience of similar cc bike	4
Motorcycling - racing (major events)	Not acceptable
Motorcycling - racing (not major events)	Please call us†
Motorcycling - Touring not off-road (Tour Operator organised)	3
Motorcycling - Touring including off-road (Other)	Please call us†
Mountain Biking - Downhill Racing (not BMX - on or off road)	4
Mountain Biking (not BMX - on or off road, not down hill racing)	2
Mountain Boarding	4
Mountaineering – Europe	5
Mountaineering - Kilimanjaro	5
Mountaineering - Worldwide Over 6500m	Please call us†
Mountaineering - Worldwide up to 6500m	Please call us†
Mounted Games	Please call us†
Netball	1
Non-manual work	1
Nordic Skiing / Telemark	2
North/South Pole Expedition (Guided)	Please call us†
Octopush	1
Off Road Motorcycling Tours (Tour Operator organised)	6
Off Road Motorcycling	Please call us†
Off Road 4x4 land rover driving experience	4
Open Water Swimming – Must be organised and with a support boat	1
Orienteering / Rambling	1
Outdoor Endurance Events	3
Overland Trips (over 2 days, not organised with a Tour Operator (independent travel)	5
Overland Trips (over 2 days, organised with a Tour Operator)	3
Overland Trips Africa/Asia/Latin America over 2 days (not organised with a Tour Operator (independent travel)	5
Overland Trips Africa/Asia/Latin America over 2 days (organised with a Tour Operator)	3
Overland Motorcycle Tour 1200cc	5
Paddle Ball/Tennis	1
Paint Balling/War Games	1
Paracarting	2
Parachuting (EUROPE ONLY)	6
Parachuting (OUTSIDE OF EUROPE)	Not acceptable
Paragliding (EUROPE ONLY)	6
Paragliding (OUTSIDE OF EUROPE)	Not acceptable
Paramotoring	6
Parapenting/Paraponting	3
Parasailing	6
Parascending (over land)	3
Parascending (over water)	1

Description	Adventures category
Passenger Sledge	3
Pilates	1
Polo (competitive, but non-professional)	5
Polo (non competitive)	3
Polo (Water)	1
Polo cross/ Polocrosse	5
Pony Trekking	1
Pot holing	5
Power Boating (competitive)	5
Power Boating (non-competitive)	2
Powerlifting	2
Professional Entertaining (stage acting/dancing/magician/singing etc on cruise ships)	1
Professional Sports - Athletics	Please call us†
Professional Sports - Badminton	Please call us†
Professional Sports - Cycling	Please call us†
Professional Sports - Darts	3
Professional Sports – Football	Please call us†
Professional Sports – Golf	Please call us†
Professional Sports – Horse Riding	Please call us†
Professional Sports – Motor Racing/ Superbike	Please call us†
Professional Sports - Polo	Please call us†
Professional Sports - Snooker Player	3
Professional Sports - Squash	Please call us†
Professional Sports - Tennis	Please call us†
Professional Sports - Water Sports	Please call us†
Professional Sports – Winter Sports	Please call us†
Professional Stunt person	Please call us†
Quad Biking/Trekking (recreational use only, no racing)	3
Racing (on foot)	1
Rackets	1
Rafting (including white water grades 1-3)	1
Rafting (including white water grades 4-5)	4
Rafting (Including white water grades 6 or above)	Not acceptable
Rambling/Trekking under 3,000m	1
Rap Running/Jumping	3
Racquet Ball	1
Restaurant Work	1
Rifle Range	1
Ringos	1
River Boarding	2
River Bugging	2
River Tubing	1
Rock Climbing (with ropes &/or guides or bolted) up to 2,000m	3
Rock Climbing (with ropes &/or guides or bolted) up to 4,000m	5

Description	Adventures category
Rock Scrambling (under 4,000m)	2
Rodeo	5
Roller Blading (Line Skating/Skate Boarding)	1
Roller Derby	5
Roller Hockey	3
Rounders	1
Rowing - Atlantic races etc. - organised event	Please call us†
Rowing - inland/coastal waters	1
Rowing - outside coastal waters (not trans-oceanic)	4
Rugby	3
Running, Sprint/Long Distance (no extreme marathon running) Within UK	1
Running, Sprint/Long Distance (no extreme marathon running) Outside UK	3
Safari (Booked in UK/ROI)	1
Safari (over 2 days – Not Tour operator organised)	4
Safari (over 2 days - Tour Operator)	1
Safari Trekking (Booked in UK/ROI)	1
Sail Boarding	1
Sailing/Yachting - Ocean Crossings (all vessel sizes)	5
Sailing/Yachting - one leg of a round the world race	5
Sailing/Yachting - Round the world trips	Please call us†
Sailing/Yachting inside/outside territorial limits (crewing vessel 45ft and over)	4
Sailing/Yachting outside territorial limits (crewing vessel under 45ft)	3
Sailing/Yachting outside territorial waters (passenger only)	1
Sailing/Yachting within territorial limits (crewing vessel under 45ft)	1
Sailing/Yachting within territorial limits (recreational)	1
Sailing/Yachting inside/outside territorial limits (racing)	4
Sand Boarding	2
Sand Dune Surfing/Skiing	2
Sand Yachting	2
Scuba Diving down to 30m*	1
Scuba Diving down to 50m*	3
Scuba Diving* (over 50 metres). Must be a professionally organised activity.	5
Sea Canoeing/Kayaking	1
Sea Fishing (non incidental)	1
Sea Kayaking with killer whales (professionally organised activity)	2
Shark Diving	5
Skeleton	4
Ski Acrobatics	5
Ski Biking	5
Ski Blading	3
Ski Boarding	3
Ski Dooing	3
Ski Flying	5
Ski Instructor	5

Description	Adventures category
Ski Jumping	5
Ski Mountaineering (not extreme skiing)	5
Ski Racing (other than Ski school)	5
Ski Racing (Ski school)	3
Ski Randonnee	5
Ski Run Walking	2
Ski Stunting	5
Ski Terrain Parks	6
Ski Touring	5
Ski Yawing	3
Skiing – Cat	3
Skiing - Cross Country	1
Skiing - Extreme	Not acceptable
Skiing – Freestyle	Not acceptable
Skiing – Glacier	3
Skiing – Heli	5
Skiing – Mono	3
Skiing – Nordic	1
Skiing - Off Piste (guided and not against local advice)	3
Skiing – Off Piste (not against local advice - not guided)	4
Skiing – Para (EUROPE ONLY)	6
Skiing – Para (OUTSIDE EUROPE)	Not Acceptable
Skiing – Snowcat	3
Skiing (recreational)	3
Sky Diving - (OUTSIDE EUROPE)	Not acceptable
Sky Diving – (EUROPE ONLY)	6
Sky Surfing – (EUROPE ONLY)	Please call us†
Slack-Lining (above 2 metres)	Please call us†
Slack-Lining (not above 2 metres)	1
Sledging/Tobogganing	2
Sleigh riding (reindeer, horses or dogs)	1
Small Bore Target Shooting	1
Snorkelling	1
Snow Biking	3
Snow Blading	3
Snow Boarding	3
Snow Bobbing	3
Snow Carting	3
Snow Decking	3
Snow Go Karting	3
Snow Kiting	3
Snow Mobile/Skidoos/Hobbie Catting	3
Snow Parascending	4
Snow Scooting	3

Description	Adventures category
Snow Shoe Walking	2
Snow Tubing	3
Snow Zorbing	3
Snowcat Driving	2
Soccer	1
Softball	1
Solo Climbing	Not acceptable
Speed Sailing	3
Speed Skating	3
Speed Trials/Time Trials	3
Sphereing	1
Spinning	1
Squash	1
Street Hockey	2
Street Luge	6
Summer Tobogganing	3
Super Karting (organised/booked with specific karting track, no racing)	4
Surface water sports	1
Surfing UK	1
Surfing Outside UK	4
Swimming	1
Swimming with Dolphins	1
Sydney Harbour Bridge	1
Table Tennis	1
Tandem Skydive (EUROPE ONLY)	5
Tandem Skydive (OUTSIDE OF EUROPE)	Not acceptable
Telemarking	2
Ten Pin Bowling	1
Tennis	1
Tobogganing/Sledging	2
Track Days - Cars	2
Track Days - Motorcycles (UK)	2
Track Days - Motorcycles (Non-UK)	3
Trekking under 3000m	1
Trekking 3000m to 4000m	2
Trekking 4000m to 6000m	5
Trekking 6000m to 9000m	Please call us†
Trekking Everest Base Camp	6
Triathlon (outside UK)	3
Triathlon (within UK)	1
Tuareg Rally	5
Tubing	1
Tug-of-war	1
Ultimate Frisbee	3

Description	Adventures category
Underwater Hockey	1
Via Ferratta	5
Volleyball	1
Wake Boarding	2
Walking – Same as Hill walking/Hiking & Trekking under 3000m	1
War Games/Paint Balling	1
Water Polo	1
Water Ski Jumping	3
Water Skiing	1
Weight Lifting / Training	1
Whale Watching	1
Wicker Basket Tobogganing	3
Wind Tunnel Flying	2
Windsurfing	1
Winter Walking (not glacier)	2
Winter sports - Standard	3
Working - all non manual	1
Working - manual above 9 metres or hazardous areas	Please call us†
Working - manual ground level no machinery	2
Wrestling	2
Zapcat racing	Please call us†
Zero Gravity Flying (Vomit Comet) - must be professionally organised	5
Zip Trekking	4
Zorbing	2

* Scuba diving – scuba diving to the following depths. Provided you are diving under the direction of an accredited dive marshal, instructor or guide. Alternatively, if qualified, within the guidelines of the relevant diving or training agency or organisation and not diving alone:

BSAC Ocean Diver – 20 metres
BSAC Sports Diver – 35 metres
BSAC Dive Leader – 50 metres

PADI Open Water – 18 metres
PADI Advanced Open Water – 30 metres
PADI Divemaster – 40 metres
PADI Deep Diver Speciality – 40 metres

† Direct Customers 0845 230 0631 (8am – 6pm Monday to Friday, closed Bank Holidays)

Broker Support 0845 230 3526 (9am – 5pm Monday to Friday, closed Bank Holidays)