

Full list of Sports and Activities






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 inland 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 to **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 licensed.

For a list of Winter Sports click [here](#)

For a list of Additional Sports and Activities Cover (including Golf cover) Upgrade click [here](#). Golf is automatically covered under this policy as standard, as part of this upgrade your golf equipment, loss of green fees and hole in one cover will be included when you purchase this upgrade.

-  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








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

C

- Cable car ride
- Camel riding/trekking  
- Canoeing/rafting/white water rafting/kayaking up to grade 3 
- 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   
- 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 (applicable to playing golf. There is no cover for loss of green fees, loss of golf equipment or any hole-in-one fees. For extra cover please refer to the upgrade available.)
 - Gorilla trekking (organised tours only)
 - Gym – fitness
 - Gymnastics
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H

- Handball
- Helicopter rides (passenger only)
- Hiking up to 4,000 metres
- Hobie cat sailing   
- 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, must have UK driving license or valid CBT certificate, must wear a helmet and follow local safety laws on recognised roads)  
- Motorcycling (maximum 125cc, must have UK driving license or valid CBT certificate, must wear a helmet and follow local safety laws on recognised road)  
- Mule trekking  












N

- Netball















O

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

P

- Paintballing/war games (wearing eye protection)  
 - Parachuting tandem only  
 - Parascending/parasailing (towed by a boat over water) 
 - Pedalos 
 - Pilates
 - Pony trekking (wearing a helmet)  
 - Pool
 - Power boating (passenger only)   
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R

- Racquet ball/rackets  
- Rambling (up to 4,000 metres above sea level)
- Reverse bungee  
- Rifle range  
- Ringos 
- River bugging up to grade 3  
- River sledging up to grade 3  
- River tubing up to grade 3  
- Roller skating/blading/in-line (incidental, wearing pads, helmet and no stunts)
- Rounders
- Rowing 

S

- Safari in a vehicle/trekking/tracking (organised tour, no firearms)
- Sailing/yachting (European waters only)   
- Sandboarding  
- 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 
- 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 (wearing 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)  
- Sphering
- Spinning class
- 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   
- Ten pin bowling
- Tennis
- Touch football
- 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
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Sports and Activities Not Covered under this policy

- Battle re-enactment
- BMX biking/cycle touring
- Canoeing/kayaking/rafting/white water rafting grade 6
- Canyoning
- Cave diving or pot holing
- Cliff or base diving/jumping
- Flying (as a pilot)
- Gliding/hang gliding/paragliding
- Hot air ballooning (as a pilot)
- Hunting, any use of firearm
- Jet skiing
- Jousting
- Marathon running
- Martial arts
- Micro lighting
- Motorcycling/mopeds with an engine capacity over 125cc

- Motor sports/racing of any kind land/sea
- Polo
- River bugging/ledging/tubing grades 4 and above
- Rock climbing
- Sailing/boating/yachting of any kind outside of 12 nautical miles from the coastline or outside of European waters
- Sand Duning
- Segway/Electronic scooters
- Slacklining
- Tightrope/high rope walking
- 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 Upgrade – available for an additional premium














If you have paid an additional premium for the winter sports package prior to your departure, 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 skating
- Off Piste skiing/snowboarding (within resort boundaries)
- Ski blading
- Skidooing  
- Skiing
- Snow blading
- Snow boarding
- Snowmobiling  
- Tobogganing

Additional Sports and Activities Cover (including Golf cover) Upgrade – Available for an additional premium

If you have paid for the Additional Sports and Activities Cover (including Golf cover) Upgrade prior to your departure, you will be covered for the activities listed below. Playing Golf is automatically covered under this policy as standard. Your golf equipment, loss of green fees and hole-in-one cover will be covered as part of this upgrade.

- Amateur athletics
- Bungee jump (one jump only)
- Canoeing/rafting/white water rafting/kayaking (grades 4 and 5 only)   
- Dry slope skiing
- Endurance activities (up to 2,500 metres above sea level)
- Gymkhana
- High diving (pool only)

- Hockey/shinty (field only)  
- Kite boarding/surfing (no cover for kite damage)   
- Kite buggying (no cover for kite damage)  
- Lacrosse  
- Mountain biking (wearing a helmet)
- Scuba diving 30-50 metres you must be BSAC, PADI, SSI, SAA member qualified to dive to this depth and diving with a dive buddy 
- Sea kayaking 
- Squash  
- Team building
- Trampolining