

Activities

Please see the list below. All activities shown are on a **non-professional** basis unless otherwise stated. Each activity has a category code which determines what the premium is for Part A cover – **see premium tables on the previous pages**. Some of the risks need to be referred to us – **please submit with full details**.

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

Inevitably this list is not exhaustive so if the activity is not listed please contact us and we will advise terms.

Description	Adventures category
Abseiling	2
Activity Centre Holidays	2
Aerobics	1
Airboarding	5
Alligator Wrestling	6
Amateur Sports (contact e.g. Rugby)	3
Amateur Sports (non-contact e.g. Football, Tennis)	1
American Football	3
Animal Sanctuary/Refuge Work – Domestic	2
Animal Sanctuary/Refuge Work – Wild	3
Archery	1
Assault Course (Must be Professionally Organised)	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
Big Foot Skiing	3
Bird Man (Bognor/Worthing)	2
Big Game Hunting	Not acceptable
Black Water Canoeing/Kayaking/Rafting (Grades 1 – 3)	2
Black Water Canoeing/Kayaking/Rafting (Grades 4 & 5)	5
Black Water Canoeing/Kayaking/Rafting (Grades 6 and above)	Not Acceptable
Blade Skating	1
Blow Karting	2
BMX stunt/obstacle/riding (competitive)	6
BMX Stunt/obstacle/riding (Leisure)	5
Boardsailing	1

Description	Adventures category
Bobbing	3
Bobsleigh/Cresta Run	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
Cambo Challenge	2
Camel/Elephant Riding	1
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
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
Cheerleading	1
Circus Performers	Refer to PJH
Clay Pigeon Shooting	1
Cliff Diving	Not acceptable
Climbing Wall (indoor & outdoor)	1
Climbing (cliff/ice) up to 2,000m	6
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
Curling	1
Cycle Racing/Sportives (not professional)	1
Cycle (Cross Continental) Endurance Cycling	2

Description	Adventures category
Cycling/Cycle Touring (leisure)	1
Cyclocross	2
Dancing Ballroom/Freestyle	1
Devil Karting	2
Dinghy Sailing	1
Dirt Boarding	2
Drag Racing	4
Dragon Boat Racing	1
Dry Slope Skiing	1
Dune Buggyng	4
Endurance Marathons	5
Endurance Tests – Tough Mudder.	Refer to PJH
Equestrian Vaulting	4
Expeditions	Refer to PJH
Expeditions – Greenland	Refer to PJH
Expeditions – Greenland – Increased Search & Rescue Cover	Not acceptable
Extreme Sports	Not acceptable
Farm work	2
Fell Running	1
Fell Walking	1
Fencing	1
Fishing/Angling – River/sea (including Deep Sea)	1
Fives	1
Flying – learning	3
Flying – Stunt Pilot	Refer to PJH
Flying as passenger (light aircraft not licensed for fare paying passengers)	1
Flying as pilot (light aircraft not licensed for fare paying passengers)	2
Flying as Pilot (commercial piloting) – Single Trip Only	2
Football	1
Football – Beach Kick Around	1
Free Diving	5
Free Mountaineering	Not acceptable
Free Riding	5
Free Running (parkour) – EUROPE ONLY	5
Fruit or Vegetable Picking (under 9m)	1
Gaelic Football	1
Ghyll Walking/Ghyll Scrambling	4
Glacier Skiing	3
Glacier Walking (roped or where guides required)	4

Description	Adventures category
Glass Bottom Boats	1
Gliding (learning)	3
Gliding (passenger)	2
Gliding (Qualified Pilot)	2
Gliding Competition	5
Go Ape	2
Go Karting (organised/booked with specific karting track)	1
Goalball	2
Golf	1
Gorilla Trekking	1
Gymnastics	1
Handball	1
Hang Gliding (UK & EUROPE ONLY)	6
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	1
Hockey (field hockey not ice 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 (organised 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 – up to 2000 mts	6
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 (excludes Endurance Marathons)	4
Ice Skating (competitions)	2
Ice Skating (non-competitive)	1

Description	Adventures category
Ice Speedway	Refer to PJH
Ice Windsurfing	2
Indoor Climbing (on climbing wall)	1
Iron Man Competition	3
Javelin Throwing	1
Jet Boating	1
Jet Skiing	1
Jogging	1
Jousting	5
Kabaddi	3
Kick Sledging	3
Kite Boarding	1
Kite Buggyng	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 powered machinery)	2
Manual work above 9 metres or hazardous areas	Refer to PJH
Manual work up to 9 metres / machinery	3
Marathon running one day event (outside UK)	3
Marathon running one day event (within UK)	1
Martial Arts – Aikido/Judo	3
Martial Arts – Karate	3
Martial Arts - Kendo	2
Martial Arts – Kickboxing	4
Martial Arts – Taekwondo	3
Martial Arts – Full contact	Refer to PJH
Martial Arts - Competitions	Refer to PJH
Mixed Martial Arts	Not acceptable
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.	5
Modern Pentathlon	2
Mono Skiing	3
Motocross (EUROPE ONLY) – Single Trip Only	Refer to PJH
Motocross (OUTSIDE OF EUROPE)	Not acceptable
Motorcycling with appropriate UK licence on public roads	1
Motorcycling – racing	Not Acceptable

Description	Adventures category
Motorcycling – Adventure Riding/Endurance - Must have experience of similar cc bike – Single Trip Only	Refer to PJH
Motor Racing (Car & Motorcycle) – Desert Rallies/Events – Single Trip Only	Refer to PJH
Motor Racing/Motor Rallies (Stage Rallying/RallyCross - EUROPE ONLY)	Refer to PJH
Motor Racing/Motor Rallies (stage Rallying/Rallycross - OUTSIDE EUROPE)	Not Acceptable
Motor Racing - Vintage Car & Motorcycle- Track events (including Hill Climbs) not Competitive	3
Mountain Biking – Downhill Racing (not BMX)	4
Mountain Biking – Downhill Leisure (not BMX)	3
Mountain Biking – Leisure (not BMX or Racing)	1
Mountain Boarding	4
Mountaineering – Over 4500m	Refer to PJH
Mountaineering – up to 4500m	6
Mounted Games	6
Movement/Meditation	1
Netball	1
Non-manual work	1
Nordic Skiing	1
North/South Pole Expedition (Guided)	Refer to PJH
Octopush	1
Off Road 4x4 land rover driving experience	4
Open Water Swimming – Must be organised and with a support boat	1
Orienteering / Rambling	1
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
Owners Club/Marque Rallies (Vintage Cars & Motorcycles) Not Timed Events	1
Paddle Ball/Tennis	1
Paddle Boarding - River	1
Paddle Boarding - Sea	2
Paddle Boarding – white water (grades 1 -3)	4
Paddle Boarding – White Water (grades 4 -5)	6
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 (EUROPE ONLY)	6
Parapenting/Paraponting (OUTSIDE EUROPE)	Not acceptable
Parascending/Parasailing (over land)	3

Description	Adventures category
Parascending/Parasailing (over water)	1
Passenger Sledge	3
Pilates	1
Polo (competitive, but non-professional)	5
Polo other than competitions	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	3
Professional Sports – Badminton	3
Professional Sports – Cycling	5
Professional Sports – Darts	3
Professional Sports – Football	6
Professional Sports – Golf	5
Professional Sports – Horse Riding	6
Professional Sports – Motor Racing/ Superbike	Refer to PJH
Professional Sports – Polo	6
Professional Sports – Skateboarding	6
Professional Sports – Snooker Player	3
Professional Sports – Squash	5
Professional Sports - Tennis	5
Professional Sports – Triathlete	6
Professional Sports – Water Sports	Refer to PJH
Professional Sports – Winter Sports	Refer to PJH
Professional Stunt person	Refer to PJH
Quad Biking/Trekking (recreational use only, no racing)	3
Racing (on foot)	1
Rackets	1
Racquet Ball	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
Restaurant Work	1
Rifle Range	1
Ringos	1
River Boarding	2

Description	Adventures category
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
Rock Scrambling (under 4,000m without Ropes &/or Guides or Bolted)	2
Rodeo	5
Roller Blading (Line Skating/Skate Boarding)	1
Roller Derby	5
Roller Hockey	3
Rounders	1
Rowing – Atlantic races etc. – organised event	Refer to PJH
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 (Horse Back)	1
Safari (Not Tour operator organised)	4
Safari (Tour Operator)	1
Sail Boarding	1
Sailing/Yachting/Motor Cruising – Ocean Crossings (all vessel sizes)	5
Sailing/Yachting/Motor Cruising – One leg of a round the world race	5
Sailing/Yachting/Motor Cruising – Round the world trips	Refer to PJH
Sailing/Yachting/Motor Cruising – Inside territorial waters	1
Sailing/Yachting/Motor Cruising - Outside territorial limits (vessel under 45ft)	2
Sailing/Yachting/Motor Cruising - Racing outside territorial waters (Not Major Event)	4
Sailing/Yachting/Motor Cruising - Outside territorial limits (vessel over 45ft)	3
Sailing/Yachting/Motor Cruising - Flotilla Sailing (tour Operator Organised)	1
Sailing/Yachting/Motor Cruising - Racing inside territorial limits	1
Sand Boarding	2
Sand Dune Surfing/Skiing	2
Sand Yachting	2
Scuba Diving (including night diving) down to 30m*	1
Scuba Diving (including night diving) down to 50m*	3
Scuba Diving (including night diving) over 50 metres*. Must be a professionally organised activity.	5
Sea Canoeing/Kayaking	1
Sea Kayaking with killer whales (professionally organised activity)	2
Shark Diving Organised activity	5
Skeleton	4
Ski Acrobatics	5
Ski Biking	5
Ski Blading	3

Description	Adventures category
Ski Boarding	3
Ski Dooing	3
Ski Flying	5
Ski Instructor	5
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/ Speed Flying	Not Acceptable
Skiing – Snowcat	3
Skiing (recreational)	3
Sky Diving – (OUTSIDE EUROPE)	Not acceptable
Sky Diving – (EUROPE ONLY)	6
Sky Surfing – (EUROPE ONLY)	6
Slack-Lining (above 2 metres)	6
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

Description	Adventures category
Snow Kiting	3
Snow Mobile/Skidoos/Hobbie catting	3
Snow Parascending	4
Snow Scooting	3
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
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) must be with an instructor or experienced Sky Diver	5
Tandem Skydive (OUTSIDE OF EUROPE)	Not acceptable
Telemarking	2
Ten Pin Bowling	1
Tennis	1
Tobogganing/Sledging	2
Track Days – Cars (No Racing)	2
Track Days – Motorcycles (UK) (No Racing)	2
Track Days – Motorcycles (Non-UK) (No Racing)	5
Track Days - Motorcycles & Cars Including Racing	Refer to PJH
Trampolining	1
Tree Canopy Walking	4
Trekking under 3000m	1
Trekking 3000m to 4000m	2

Description	Adventures category
Trekking 4000m to 6000m	5
Trekking 6000m to 9000m	Refer PJH
Trekking – Kilimanjaro	5
Trekking Everest Base Camp (fully organised tours only)	6
Triathlon/Biathlon (within UK)	1
Triathlon/Biathlon (outside UK)	3
Tubing	1
Tug-of-war	1
Ultimate Frisbee	3
Underwater Hockey	1
Via Ferratta	5
Volleyball	1
Wake Boarding	2
Walking – 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
Wreck Diving* to 50m (must be a professionally organised activity and NOT diving at night. Must be qualified and not diving alone or accompanied by a qualified instructor)	5
Wrestling (not Professional)	2
Xterra Triathlon	4
Yoga	1
Zapcat racing	6
Zero Gravity Flying (Vomit Comet) - must be professionally organised	5
Zip Trekking / Zip Lining	4
Zorbing	2

*** ALL 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 Dive Master – 40 metres
PADI Deep Dive Speciality – 40 metres

SSI Open Water Diver – 18 metres
SSI Advanced Open Water – 30 metres
SSAC Sports Diver - 35 metres
SSAC Master Diver - 50 metres