

Covered Under Standard Policy	Hazardous Activities A (Only covered if this option is purchased) As covered under standard Policy Plus	Hazardous Activities B (Only covered if this option is purchased) As covered under standard Policy & Hazardous Activities A Plus	Winter Sports (Only Covered if this option is purchased)	Excluded The following are not Insured
abseiling (within organiser's guidelines) archery badminton ballooning - hot air (organised pleasure rides only) banana boating baseball basketball bows bungee jumping (within organiser's guidelines) camel riding (no personal liability cover) canoeing (up to grade 2 rivers only when professionally supervised by qualified guide or instructor) catamaran sailing (if qualified/no liability cover excludes sailing in international waters i.e., cover within territorial waters only) clay pigeon shooting (no liability cover) climbing (on a climbing wall only, with belays only, no Competitions) cricket curling cycling deep sea fishing dinghy sailing (no liability cover) fell walking (no climbing involved) fishing glacier walking go karting (within organiser's guidelines and when wearing helmet and protective gear/no liability cover) golf gymnastics heptathlon hiking/trekking/walking up to 6000 metres horse riding (when wearing a helmet and protective gear excludes competitions/racing/ jumping/hunting) hot air ballooning (organised pleasure rides only) ice skating (no racing or speed skating) indoor climbing (on climbing wall) (Belaying only, no competitions) jet boating (as a passenger only in a professionally driven boat/no racing or liability cover) (as passenger only, professionally driven boat) jet sailing (no racing or liability cover) kayaking (up to grade 2 rivers only when professionally supervised by qualified guide or instructor) marathon running netball orienteering paint balling (wearing eye protection/no liability cover) parasailing -over water pony trekking racket ball rambling rap jumping (within organiser's guidelines) rifle range shooting (no liability cover) rings roller skating/blading (wearing pads & helmets) rounders rowing (except racing) running safari trekking on a vehicle (must be organised tour) safari trekking on foot (must be organised tour) sailing (if qualified/no liability cover) (exclude sailing in international waters i.e., cover within territorial waters only) scuba diving to 30m (within organiser's guidelines) (with qualified diver/instructor) shooting (within organiser's guidelines/no liability cover) skateboarding (wearing pads and helmets) ski dooing (no liability cover) sledging - pulled by horse or reindeer as a passenger small bore target shooting (within organiser's guidelines/no liability cover) snorkelling snow shoes (walking) softball squash surfing table tennis ten pin bowling tennis trekking/walking/hiking up to 6000 metres tug of war volley ball wake-boarding walking/hiking/trekking up to 6000 metres war games (wearing eye protection/no liability cover) water polo water skiing white water rafting (within organiser's guidelines) wind surfing yachting (if qualified/no liability cover) (exclude sailing in international waters i.e., cover within territorial waters only) zip wiring only covered as long as professionally organised and supervised plus wearing the appropriate safety equipment and taking safety precautions zorbing	fencing (within organiser's guidelines/no liability cover) football - English hockey judo lacrosse sand dune surfing/skiing soccer street hockey (wearing pads and helmets)	american football football - American mountain biking (protective headgear to be worn) rugby summer tobogganing	big foot skiing cross countryskiing (recognised paths only) dry slope skiing glacier skiing mono skiing off piste skiing (within local ski patrol guidelines) (with professionally qualified guide or instructor) skiing sledging/tobogganing snow blading snow-boarding snowmobiling covered only as a passenger being driven by a professional tobogganing/ sledging	big game hunting black water rafting BMX riding - stunt/obstacle boxing canyoning cat skiing cave tubing caving/pot holing endurance tests flying (except passengers in licenced passenger carrying aircraft) free mountaineering gliding (no cover for crewing or piloting) hang gliding hell skiing high diving (over 5 metres) hunting (flow/drag) ice hockey karate kite surfing luge/bobsleigh manual work martial arts micro lighting motor rallying mountaineering parachuting paragliding/parapenting parapenting/paragliding polo pot holing/caving quad biking (no liability cover) river bugging rock climbing rodeo shark diving ski acrobatics ski jumping ski racing sky diving speed trails/time trails time trails/speed trials water ski jumping weight lifting white water canoeing wrestling

PLEASE CONTACT US SHOULD YOU REQUIRE TO BE COVERED FOR ANY ACTIVITY NOT SHOWN