

## APPENDIX A - INCLUDED SPORTS & ACTIVITIES

### SPORTS/PASTIMES/ACTIVITIES

**We** will not pay for claims arising directly or indirectly from any professional sports or entertaining, or **your** participation in or practice of any professional sports or professional entertaining or **your** participation in or practice of any other sport or activity, manual work, driving any motorised vehicle in motor rallies or competitions or racing unless the sport or activity is listed under Category 1 below or **you** have paid an additional premium to cover the sport or activity and it is specified as being covered in **your Validation Certificate Schedule of Cover**

If **you** are going to take part in any sport or activity that is not detailed below, please contact the selling agent who will contact **us** to see if **we** can provide cover. **You** must ensure that the activity is adequately supervised and that the appropriate safety equipment (such as protective headwear, life jackets etc.) are worn at all times.

**All Category 1 Sports and Activities below are covered as standard within all policies subject to the terms, conditions and exclusions as defined within the policy wording or below.**

**Some Annual Multi-Trip Policies include Category 2 Activities and Winter Sports Cover, please check your policy or with your agent. Otherwise, Winter Sports and Categories 2, 3, 4 & 5 activities are only covered when an additional premium is paid and when they are specified as being covered in your Validation Certificate Schedule of Cover**

N.B. Activities marked with \* **do not include cover under Section H – Personal Liability Cover** and items marked with \*\* **do not include cover under Section C – Personal Accident Cover**. In any case please note that under Section H – Personal Liability **you** will not be covered for liability caused directly or indirectly by **your** owning or using any firearms or weapons, animal, aircraft, motorised vehicle, boat or other watercraft, or any form of motorised leisure equipment or craft.

CATEGORY 1		
Abseiling (within organisers guidelines)	* Administrative or Clerical Occupations **	Aerobics
Amateur Athletics (track & field)	* Archaeological Digging **	Archery
Assault Course	Badminton	Banana Boating (Only as a passenger with no right of control). No Public Liability for vehicles.
Baseball	Basketball	Billiards/Snooker/Pool
BMX Riding (Up to grade 2 slopes)	Body boarding (boogie boarding)	Bowls
Bungee Jumping ** Only as short duration incidental day excursion with licensed public hirer	* Camel Riding **	Canoeing (up to grade 2 rivers)
* Clay Pigeon Shooting **	Climbing (on climbing wall only)	Cricket
Croquet	Curling	Cycling (wearing a helmet and no racing)
Deep Sea Fishing	* Driving any Motorised Vehicle for which <b>you</b> are licensed to drive in the <b>home country</b> (other than in motor rallies or competitions) ** No public liability cover for vehicles	Elephant Riding/Trekking **
Falconry **	Fell Walking/Running	Fishing
Fives	* Flying as a fare paying passenger in a full licensed passenger carrying aircraft ** No public liability cover for vehicles	Football/Soccer (social, recreational or otherwise) <b>Not Covered</b>
* Glass Bottom Boats/Bubbles. Only as a passenger with not right of control. No public liability cover for vehicles	* Go Karting (within organiser's guidelines). No public liability cover for vehicles	Golf
Handball	Hockey (Must wear protective heard gear)	Horse Riding (wearing a helmet and excluding competitions, racing, jumping and hunting ** No public liability cover for animals
Hot Air Ballooning (organised rides only) ** No public liability cover for vehicles	* Hovercraft Driving/passenger ** No public liability cover for vehicles	Hurling (amateur only and not main purpose of trip)
Indoor Climbing (on climbing wall only)	* Jet Boating (no racing) ** No public liability cover for vehicles	* Jet Skiing (no racing) ** No public liability cover for vehicles
Jogging	Judo. No professional	Karate. No professional
* Karting (wearing a helmet and no racing) **	Kayaking (up to grade 2 waters only)	Kite Surfing **
Korfball	Lacrosse (social, recreational or otherwise) <b>Not Covered</b>	Marathon Running (non-competitive)
Mountain Biking (wearing a helmet and no racing)	Netball	Octopush
Orienteering	* Paintball/War Games (wearing eye protection) **	* Paragliding ** over water and not over land. Must be licensed operator in EU/EEA, USA, Canada, Australia and New Zealand.

* Parascending ** OVER WATER ONLY – not over land. Must be licensed operator with professional guide and only in EU/EEA, USA, Canada, Australia and New Zealand.	Pony Trekking (no racing and no competitions) **	* Power Boating (no racing and no competitions) **
Racket Ball	Rambling	Refereeing (amateur only)
Ringo (Only as a passenger with no right of control). No Public Liability for vehicles.	Roller Skating/Blading/In Line Skating (wearing pads and helmets)	Rounders
Rugby (social, recreational or otherwise) <b>Not Covered</b>	Rowing (no racing)	Running (non-competitive)
Safari Trekking (must be organised tour) ** No public liability cover for vehicles	* Sailing/Yachting ** (includes amateur racing competitions) No public liability cover for vehicles	Sand Boarding ** No public liability cover for vehicles
Sand Dune Surfing/Skiing. No public liability cover for vehicles	* Sand Yachting (no racing) ** No public liability cover for vehicles	Scuba Diving up to a depth of 9 metres. No solo diving & subject to Scuba Diving Endorsement below)
Scuba Diving up to a depth of 18 metres. Must be PADI/BSAC qualified. No solo diving & subject to Scuba Diving Endorsement below.	* Shooting/Small Bore Target/Rifle Range Shooting (within organisers guidelines) **	Skateboarding (wearing pads and helmets)
Sledging (not on snow)	Snorkelling	Softball
Spear Fishing (without tanks)	* Speed Sailing (no racing) ** No public liability cover for vehicles	Squash
Street Hockey	Students working as counsellors or university exchanges for practical course work (non-manual) **	Surfing. No competitions/No liability. Inland and Coastal Waters only
Swimming	Swimming with Dolphins	Swimming/Bathing with Elephants
Sydney harbour Bridge (walking across roped together)	Table Tennis	* Tall Ship Crewing (no racing) ** No public liability cover for vehicles
Ten Pin Bowling	Tennis	Trampolining
Tree Canopy Walking (walking across roped)	Trekking/Hiking/Walking up to 2,500 metres above sea level	Tug of War
Volleyball	Wake Boarding	* War Games/Paint Balling (wearing eye protection) **
Water Polo	Water Skiing/Water Ski Jumping ** No public liability cover for vehicles	Whale Watching
White Water Rafting. Up to grade 3 waters only as passenger with no solo right of control. Life jacket to be worn	Wind Surfing/Sailboarding. No public liability cover for vehicles	Wind Tunnel Flying (pads and helmets to be worn)
Zip lining/Trekking (safety helmets must be worn)	Zorbing/Hydro Zorbing/Sphering. No public liability cover for vehicles	

## APPENDIX B - SCUBA DIVING ENDORSEMENT

This insurance is extended to cover **you** whilst engaging in underwater activities requiring the use of artificial breathing apparatus (scuba) subject to **you** being approved as medically fit to dive by the person or company who/which has organised the diving, and subject otherwise to all terms, conditions, exclusions and limitations of this insurance.

### What is not covered:

This insurance does not cover claims directly or indirectly arising from, happening through or as a result of:

1. Diving by persons not holding a recognised certificate for the type of diving being undertaken, or not under professional instruction.
2. Diving without proper equipment and/or contrary to codes of good practice according to bona fide organisations such as PADI or BSAC.
3. Diving to depths greater than 30 metres (or 40 metres if additional premium paid).
4. Solo diving or night diving or specifically organised cave diving or diving for hire or reward.
5. Flying within 24 hours of last dive or diving whilst suffering from a cold, influenza, infection or obstruction of the sinuses or ears.
6. Diving by persons aged under 12 years of age or over 65.