

Hazardous Sports and Activities

“Terms” – If the sport or activity is “Accept” it is covered automatically, if shown as “Decline” it is not covered, if shown as Level 1, Level 2 or Level 3 cover can be included for a loading to the standard premium.

*Excluding Personal Liability Cover

Hazardous Sports and Activities	Terms	Winter sports required
Abseiling (within organisers guidelines)	Accept	N
Administrative, clerical or professional occupations *	Accept	N
Aerobics	Accept	N
Airboarding	Accept	Y
Alligator wrestling	Decline	N
Animal sanctuary/refuge work	Decline	N
Archaeological digging (use of hand tools only)	Accept	N
Archery *	Accept	N
Arctic experience/survival skills course	Decline	Y
Assault course (amateur only and not main purpose of the trip)	Level 1	N
Athletics, amateur only and not the main purpose of the trip	Accept	N
Badminton	Accept	N
Ballooning - hot air (organised pleasure rides only)	Accept	N
Bamboo rafting (up to grade 3 rivers)	Level 2	N
Banana boating/donuts/inflatables behind power boat	Accept	N
Bar/restaurant work *	Level 1	N
Base jumping	Decline	N
Baseball (amateur)	Accept	N
Basketball (amateur)	Accept	N
Battle re-enactment *	Level 1	N
Beach games	Accept	N
Beauty therapist *	Level 1	N
Biathlon/triathlon	Decline	N
Bicycle riding/cycling wearing a helmet where required (excluding any participation in extreme events, racing or competitions) height restricted to maximum of 2500 meters above sea level	Accept	N
Big foot skiing	Accept	Y
Big game hunting	Decline	N
Billiards/snooker/pool	Accept	N
Black water rafting	Decline	N
Blade skating	Accept	Y
Blokarting *	Level 1	N
BMX riding - stunt/obstacle	Decline	N
BMX riding (wearing a helmet and no racing, stunts, or obstacles) up to 2,500 meters above sea level	Accept	N
Bob sleigh/luging	Decline	Y
Body boarding/boogie boarding	Accept	N
Body building *	Level 1	N
Bouldering	Decline	N
Bowls	Accept	N
Boxing	Decline	N

Breathing observation bubble (BOB)	Accept	N
Bridge swinging	Decline	N
Bull fighting	Decline	N
Bull running	Decline	N
Bungee jumping/swoop within organisers guidelines and wearing safety equipment	Accept	N
Bungee slingshot (within organisers guidelines and wearing the appropriate gear)	Level 3	N
Bungee trampolining (within organisers guidelines and wearing the appropriate gear)	Level 3	N
Camel riding *	Accept	N
Camp America - counsellor *	Accept	N
Canoeing - sea (within sight of land)	Accept	N
Canoeing (up to grade 2)	Accept	N
Canoeing (up to grade 3)	Level 2	N
Canoeing (up to grade 4)	Level 3	N
Canyon or gorge swinging	Decline	N
Canyoning	Decline	N
Capoeira - no contact - dance movement only	Accept	N
Caring for adults or children/au pair work *	Accept	N
Cat skiing	Decline	Y
Catamaran sailing (if qualified and no racing) *	Accept	N
Cave tubing	Decline	N
Caving	Level 3	N
Charity/conservation work	Decline	N
Clay pigeon shooting *	Accept	N
Clerical business * - (providing non-manual, no use of tools and machinery)	Accept	N
Cliff jumping	Decline	N
Climbing (on climbing wall only)	Accept	N
Climbing outdoors (including sport, traditional/trad, multi pitch, big wall, soloing/rope solo/simuloloing and deep-water soloing/psicobloc climbing)	Decline	N
Coaching and playing/involvement in sport or activity - apply terms shown in this list for the sport or activity concerned	See list	Y/N
Coaching only (no playing or involvement in sport or activity)	Accept	Y/N
Coasteering	Decline	N
Cresta run	Decline	N
Cricket (amateur)	Accept	N
Croquet	Accept	N
Cross country running (up to 2,500 meters above sea level, non-competitive, not part of a triathlon and not a marathon of any type)	Accept	N
Curling (amateur)	Accept	N
Cycling (wearing a helmet and no racing) up to 2,500 meters above sea level	Accept	N
Dancing	Accept	N
Deep sea fishing	Accept	N
Devil karting	Decline	N
Dinghy sailing (no racing)	Accept	N
Dirt surfing/boarding	Decline	N
Drag racing	Decline	N
Dragon boat racing	Decline	N

Driving motorised vehicles including motorbikes (excluding Quad bikes) for which you are licensed to drive in the United Kingdom (other than in motor rallies or competitions) and wearing a helmet if driving a motorbike, moped or scooter, segway or assisted bicycle and wearing a seatbelt when travelling in a motorised vehicle where a seatbelt is available for use	Accept	N
Dry slope skiing	Accept	Y
Dune sliding	Level 1	N
Dune/wadi buggying/bashing	Level 1	N
Elephant polo	Level 2	N
Elephant riding/trekking *	Accept	N
Endurance activities/tests (up to 2,500 meters above sea level)	Decline	N
Expeditions	Decline	N
Extreme ironing	Decline	N
Falconry	Accept	N
Farm work	Decline	N
Fell walking/running (up to 2,500 meters above sea level)	Accept	N
Fencing (training only) *	Accept	N
Field hockey	Level 1	N
Fishing	Accept	N
Fives	Accept	N
Flying (as a fare paying passenger in a fully licensed passenger carrying aircraft)	Accept	N
Flying (other than as a fare paying passenger in a fully licensed passenger carry aircraft)	Decline	N
Flying fox	Accept	N
Football (amateur only, no coaching and not main purpose of trip) *	Accept	N
Football (American, amateur only, no coaching and not main purpose of trip)*	Accept	N
Free diving	Decline	N
Free mountaineering	Decline	N
Freefall/sky diving simulator	Accept	N
Frisbee/ultimate frisbee including competitions	Accept	N
Fruit or vegetable picking	Level 1	N
Gaelic football - amateur only and not main purpose of the trip	Accept	N
Glacier skiing/walking	Accept	Y
Glass bottom boats/bubbles*	Accept	N
Gliding	Decline	N
Go karting (wearing a helmet and no racing, amateur only and within organisers guidelines) *	Accept	N
Golf	Accept	N
Gorge or canyon swinging	Decline	N
Grass skiing	Level 2	N
Great Wall of China	Accept	N
Gymnastics	Level 1	N
Handball (amateur)	Accept	N
Hang gliding	Decline	N
Heli skiing	Decline	Y
Helicopter rides (as a fare paying passenger in licensed aircraft)	Accept	N
Heptathlon	Decline	N
High diving (amateur only and not main purpose of the trip)	Level 1	N
Hiking between 2,501 and 3,500 meters above sea level	Level 2	N

Hiking up to 2,500 meters above sea level	Accept	N
Hiking/walking/trekking above 3,500 meters above sea level	Refer	N
Hobie catting (if qualified and no racing) *	Accept	N
Horse riding (wearing a helmet and excluding competitions, racing, jumping and hunting)	Accept	N
Hot air ballooning (organised pleasure rides only)	Accept	N
Hovercraft driving/passenger *	Accept	N
Hunting	Decline	N
Hurling - amateur only and not main purpose of the trip	Accept	N
Husky dog sledding (organised, non-competitive and with experienced local guide and adequate training in drive and handling the huskies) *	Level 2	Y
husky dog sledding (organised, non-competitive with local driver) *	Accept	Y
Husky/horse/reindeer sledding or sleigh riding as an activity as a passenger only with a local driver and not on snow	Accept	N
Hydro zorbing	Accept	N
Hydrospeeding	Decline	N
Ice climbing	Decline	Y
Ice cricket	Level 1	Y
Ice diving	Decline	Y
Ice fishing	Accept	Y
ice go karting (within organisers guidelines) *	Accept	Y
Ice hockey	Level 3	Y
Ice marathon	Decline	Y
Ice skating	Accept	Y
ice windsurfing *	Accept	Y
Indoor climbing (on climbing wall)	Accept	N
Indoor skating/skateboarding (wearing pads and helmets)	Accept	N
In-line skating/roller blading (wearing pads and helmets)	Accept	N
Javelin throwing (amateur) *	Accept	N
Jet boating (excluding racing and/or competitions) *	Accept	N
Jet skiing *	Level 1	N
Jogging	Accept	N
Jousting	Decline	N
Judo * (amateur only and not main purpose of the trip)	Level 3	N
Karate * (amateur only and not main purpose of the trip)	Level 3	N
Karting (wearing a helmet, no racing, amateur only and within organisers guidelines) *	Accept	N
Kayaking - sea (within sight of land)	Accept	N
Kayaking (grade 4 and above rivers)	Level 3	N
Kayaking (up to grade 3 rivers)	Level 2	N
Kayaking up to grade 2 rivers	Accept	N
Kick boxing	Decline	N
Kick sledging	Accept	Y
Kite boarding	Decline	N
Kite buggying	Decline	N
Kite surfing	Decline	N
Kloofing (aka canyoning)	Decline	N
Korfbal (amateur)	Accept	N
Lacrosse (amateur only and not main purpose of the trip)	Level 1	N
Land skiing	Decline	N

Marathon running (amateur only and not main purpose of the trip)	Level 1	N
Martial arts (not otherwise listed)	Decline	N
Microlighting *	Decline	N
Minjin swinging	Level 1	N
Mixed gas diving (nitrox/trimax and not commercial) to 18 meters (if qualified or accompanied by qualified instructor and not diving alone, not involved in cave diving and not involved in air travel until more than 24 hours have elapsed after your last dive)	Accept	N
Mixed gas diving (nitrox/trimax and not commercial) to 30 meters (if qualified or accompanied by qualified instructor and not diving alone, not involved in cave diving)	Level 2	N
Mixed gas diving (nitrox/trimax and not commercial) up to 40 meters (if qualified scuba diver or accompanied by qualified instructor and not diving alone or involved in cave diving)	Level 3	N
Motor rallies/competitions	Decline	N
Mountain biking (wearing a helmet up to 2500 meters above sea level and no racing)	Accept	N
Mountain boarding	Decline	N
Mountaineering requiring the use of guides or ropes	Decline	N
Mud bugging	Level 1	N
Netball (amateur)	Accept	N
Occasional light manual work (but not including the use of tools and machinery)	Level 2	N
Octopush	Accept	N
Off-road motorbiking * (no cover if competing or in a motor rally. Must be wearing the appropriate safety wear and must be licensed to drive the vehicle in the UK)	Level 3	N
Orienteering	Accept	N
Orphanage work *	Refer	N
Ostrich riding or racing	Decline	N
Paddle boarding	Accept	N
Parachuting	Decline	N
Paragliding	Decline	N
Paramotoring	Decline	N
Parasailing/parascending - over land	Decline	N
Parasailing/parascending - over water	Accept	N
Pedalos	Accept	N
Pilates	Accept	N
Polo	Decline	N
Polo cross	Decline	N
Pony trekking (wearing a helmet)	Accept	N
Pool/billiards/snooker	Accept	N
Pot holing	Level 3	N
Power boating *	Accept	N
Quad biking	Decline	N
Racket ball	Accept	N
Rambling	Accept	N
Rap jumping/running	Decline	N
Refereeing (amateur)	Accept	N

Retail trade including manual work * (but not including the use of power tools and machinery)	Level 1	N
Rifle range shooting *	Accept	N
Ringos	Accept	N
River bugging	Decline	N
River tubing	Level 1	N
Rock climbing	Decline	N
Rock scrambling	Decline	N
Rodeo	Decline	N
Roller hockey (amateur only and not main purpose of the trip)	Level 1	N
Roller skating/blading/in line skating (wearing pads and helmet)	Accept	N
Rounders (amateur)	Accept	N
Rowing (no racing)	Accept	N
Rugby - amateur only and not main purpose of the trip	Level 3	N
Running (non-competitive, not part of a triathlon and not a marathon of any type)	Accept	N
Safari trekking/tracking in the bush (must be organised tour)	Accept	N
Sail boarding/windsurfing	Accept	N
Sailing/yachting irrespective of whether in sight of land (if qualified or accompanied by a qualified and no racing) *	Accept	N
Sand boarding/surfing/skiing	Accept	N
Sand dune surfing/skiing	Accept	N
Sand yachting (no racing) *	Accept	N
Scuba diving below 40 meters	Decline	N
Scuba diving to 18 meters (if qualified or accompanied by qualified instructor and not diving alone, not involved in the cave diving and not involved in air travel until more than 24 hours have elapsed after your last dive)	Accept	N
Scuba diving to 30 meters (if qualified or accompanied by qualified instructor and not diving alone, not involved in the cave diving)	Level 2	N
Scuba diving to 40 meters (if qualified scuba diver or accompanied by qualified instructor and not diving alone or involved in cave diving)	Level 3	N
Segway (organised tours only, wearing correct safety equipment including a helmet) *	Accept	N
Shark diving	Decline	N
Shinty	Decline	N
Shooting/small bore target shooting (within organisers guidelines)	Accept	N
Skateboarding (wearing pads and helmet)	Accept	N
Skeleton	Decline	Y
Ski - acrobatics	Decline	Y
Ski - blading	Accept	Y
Ski biking	Accept	Y
Ski boarding	Accept	Y
Ski dandonee	Decline	Y
Ski flying	Decline	Y
Ski instructor	Decline	Y
Ski instructor course	Decline	Y
Ski jumping	Decline	Y
Ski mountaineering	Decline	Y
Ski racing (including FIS)	Decline	Y
Ski run walking	Accept	Y

Ski stunting	Decline	Y
Ski touring (as part of an organised tour)	Accept	Y
Ski yawing/ski joring	Decline	Y
Skiing - cat	Decline	Y
Skiing - freestyle	Decline	Y
Skiing - heli	Decline	Y
Skiing - mono	Accept	Y
Skiing - off piste with a guide	Accept	Y
Skiing - off piste without a guide (not against local authoritative warning or advice)	Level 3	Y
Skiing - para	Decline	Y
Skiing - snowcat	Decline	Y
Skiing alpine	Accept	Y
Skiing big foot	Accept	Y
Skiing cross country	Accept	Y
Skiing nordic	Accept	Y
Skiing on piste **	Accept	Y
Sky diving	Decline	N
Sky jumping (from Sky Tower in Auckland, New Zealand only)	Level 3	N
Sky surfing	Decline	N
Slack lining	Decline	N
sledging/sleigh riding as a passenger (pulled by horse or reindeer) *	Accept	Y
Sledging/sleigh riding as a passenger (pulled by horse or reindeer) with a maximum of 2 nights for Lapland trips	Accept	N
Sledging/tobogganing	Accept	Y
Snooker/pool/billiards	Accept	N
Snorkelling	Accept	N
Snow biking	Accept	Y
Snow blading	Accept	Y
Snowboarding - off piste without a guide (not against local authoritative warning or advice)	Level 3	Y
Snow bobbing	Accept	Y
Snow carting	Accept	Y
Snow carving	Decline	Y
Snow go karting	Accept	Y
Snow hockey	Level 3	Y
Snow mobiling/ski doing	Accept	Y
Snow Park/terrain park	Decline	N
Snow scooting	Accept	Y
Snow shoe walking	Accept	Y
Snow tubing	Decline	Y
Snowboarding - off piste with a guide **	Accept	Y
Snowboarding on piste **	Accept	Y
Snowcat driving	Decline	Y
Soccer (amateur only, no coaching and not main purpose of trip) *	Accept	N
Softball (amateur)	Accept	N
Spear fishing (without tanks)	Accept	N
Speed sailing *	Accept	N
Speed trials/time trials	Decline	N
Sphering	Accept	N

Squash	Accept	N
Storm chasing	Decline	N
Street hockey (wearing pads and helmets)	Level 1	N
Street luge	Level 1	N
Students working as counsellors or university exchanges for practical course work *	Accept	N
Summer tobogganing	Decline	N
Superintendence of manual work	Level 1	N
Surfing (including on surfboard simulators)	Accept	N
Swimming	Accept	N
Swimming with dolphins	Accept	N
Swimming with killer whales/orcas	Decline	N
Swimming/bathing with elephants	Accept	N
Swim trek - Hellespont (between Greece and Turkey)	Decline	N
Sydney harbour bridge (organised and walking across clipped onto a safety line)	Accept	N
Table tennis	Accept	N
Tai chi	Level 3	N
Tall ship crewing (no racing) *	Accept	N
Tandem skiing	Accept	Y
Ten pin bowling	Accept	N
Tennis	Accept	N
Theme parks	Accept	N
Tombstoning	Decline	N
Training camps - all sports and activities including up to national standard	Refer	Y/N
Trampolining	Accept	N
Tree canopy walking	Accept	N
Trekking between 2,501 to 3,500 meters above sea level	Level 2	N
Trekking up to 2,500 meters above sea level	Accept	N
Triathlon/biathlon	Decline	N
Tubing	Level 1	N
Via ferrata	Level 2	N
Walking between 2,501 to 3,500 meters above sea level	Level 2	N
War games/paintballing * (wearing eye protection)	Level 1	N
Water parks	Accept	N
Water polo (amateur)	Accept	N
Water ski jumping *	Accept	N
Water skiing	Accept	N
Weightlifting	Decline	N
Whale watching *	Accept	N
White water canoeing/kayaking/touring up to grade 4	Level 3	N
White water canoeing/kayaking/touring/rafting up to grade 2 rivers	Accept	N
White water rafting up to grade 4 (within organisers guidelines)	Level 3	N
White water sledging	Decline	N
Wicker basket tobogganing	Accept	N
Wind surfing/sailboarding	Accept	N
Wind tunnel flying (pads and helmet to be worn)	Accept	N
Winter walking (using crampons and ice picks only)	Accept	Y
Wrestling	Decline	N
Yachting (if qualified or accompanied by a qualified person and no racing) *	Accept	N

Yoga	Accept	N
Zap cats *	Accept	N
Zip lining/trekking (safety harness must be worn)	Accept	N
Zorbing/hydro zorbing	Accept	N