

Adventures

specialist sports & activities travel insurance

Adventures 2017/18

Activities List – valid from 1st December 2017

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

Important note applicable to all activities

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.

Some of the risks need to be referred to us – **please submit with full details.**

You are required to follow the safety guidelines for the activity concerned and where applicable you use the appropriate and recommended safety equipment. This would include the use of safety helmets, life jackets, safety goggles and protective clothing where appropriate. Please note that a General Exclusion of cover exists under your policy with us for claims arising directly or indirectly from your "wilful act of self-exposure to peril (except where it is to save human life)". This means that we will not pay your claim if you do not meet this policy condition.

| 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 |
| Motorcycle Trackday (no racing) | 8 |
| 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) | 7 |
| 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 (No Racing) | 8 |
| 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