



Adventures

Contains the following:

- Eligibility
- Summary of cover
- Medical Screening
- Durations
- Discounts
- Age limits
- Geographical areas
- Activities
- Premium tables

<u>Contents</u>	<u>Page</u>
Underwriting Information	3 - 4
Policy Notes	5 - 6
Medical Screening incl pregnancy	7 – 8
Summary of Cover	9
Premium Tables	10 - 11
Activity Packs	12 - 22

Underwriting Information

Underwriters

This insurance is arranged by P J Hayman & Company Limited and provided by:

Cover under sections 1 to 9 and 11 is underwritten by White Horse Insurance Ireland dac. Registered Office: First Floor, Rineanna House, Shannon Free Zone, Shannon, County Clare, Republic of Ireland. White Horse Insurance Ireland dac is authorised and regulated by the Central Bank of Ireland. You can check this with the Central Bank of Ireland by visiting their website www.centralbank.ie

For Section 10 - cover is provided by International Passenger Protection Limited and underwritten by Certain Underwriters at Lloyd's. Registered Office: IPP House, 22-26 Station Road, West Wickham, Kent BR4 OPR. Registered in England 2498563.

Governing Law

For Sections 1-9 and 11, this policy shall be governed by and construed in accordance with the laws of the Republic of Ireland.

For Section 10, this policy shall be governed by and construed in accordance with the laws of England & Wales.

What to do in a Medical Emergency

Adventures Travel Insurance operates a 24 hour Medical Emergency Assistance. In the event of any illness, injury or accident involving anyone insured under this policy you must notify the Emergency Assistance Service.

When The Emergency Assistance Service please state that you are insured under Ref: **WHIL/ADVEN/10/2016**

By telephone: **+44 (0) 1733 224 892**

Making a Claim

Claims Notification - for Sections 1 to 9 and 11, you must notify White Horse claims service on;

1. Telephone: **01733 416099**
2. Writing to: White Horse Administration Services Limited, PO Box 5633, Walsall, WS6 9BB
3. Email: claims@white-horse.ie

When contacting us to request a claim form, please state your insurance is provided by White Horse Insurance Ireland dac and quote scheme reference **WHIL/ADVEN/10/2016**.

Claims Notification - for Section 10 - End Supplier Failure only you must notify us of any occurrence which may give rise to a claim and should be advised as soon as reasonably practicable and in any event within 14 days by:

1. Writing to: International Passenger Protection Claims Office, IPP House, 22-26 Station Road, West Wickham, Kent BR4 OPR
2. telephone: **+44 (0)20 8776 3752** or fax: **+44 (0)20 8776 3751**
3. Email: info@ipplondon.co.uk

IPP will only accept claims submitted up to six months after the failure. Any claims submitted after the six month period will NOT be processed.

Making a Complaint

Initiating your complaint: Does your complaint relate to:

- A. Your policy?
- B. A claim on your policy under Sections 1 to 9 or 11?
- C. A claim on your policy under Section 10 - End Supplier Failure?

If **A**, You need to contact:

The Customer Services Manager,
P J Hayman & Company Limited, Stansted House, Rowlands Castle, Hampshire PO9 6DX.
Email: Customerservices@pjhayman.com

Beyond Your Scheme Administrator:

If we have given you our final response and you are still dissatisfied you may refer your case to the Financial Ombudsman Service (Ombudsman):
Insurance Division, Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London E14 9SR
Telephone: **0300 123 9123** (freephone number for mobile users) or
Telephone: **0800 023 4567** (freephone number for a landline)
E mail: complaint.info@financial-ombudsman.org.uk

Referral to the FOS will not affect your right to take legal action against us.

Alternatively, if you purchased your policy online, you can submit a complaint through the Online Dispute resolution (ODR) platform: <http://ec.europa.eu/odr>

If **B**, You need to contact:

The Customer Experience Manager, White Horse Insurance Ireland dac, First Floor, Rineanna House, Shannon Free Zone, Shannon, County Clare, Republic of Ireland.
Email: complaints@white-horse.ie

Beyond White Horse Insurance Ireland dac:

If we have given you our final response and you are still dissatisfied, you may refer your case to the Financial Services Ombudsman's Bureau.
The Financial Services Ombudsman's Bureau, 3rd Floor Lincoln House, Lincoln Place, Dublin 2, Republic of Ireland.
Email: enquiries@financialombudsman.ie
Web: www.financialombudsman.ie
Please quote your policy number, reference **WHIIL/ADVEN/10/2016** and your claim number in all your correspondence to all parties involved with this procedure.

If **C**, You need to contact:

The Customer Services Manager
International Passenger Protection Limited, IPP House, 22-26 Station Road, West Wickham, Kent, BR4 0PR
Telephone: **020 8776 3750**
Fax: **020 8776 3751**
Email: info@ipplondon.co.uk
Please make sure that you quote the policy number which can be found on your policy Schedule.

Beyond International Passenger Protection Limited:

Having followed the above procedure, if you are not satisfied with the response you may write to:
Policyholder and Market Assistance
Lloyd's, One Lime Street, London, EC3N 7HA
Email: complaints@lloyds.com

Please refer to the Adventures 2016/17 policy wording for full details on all of the above.

Policy Notes

This document sets out the premiums and key underwriting elements on this scheme. If assistance or further information is required please contact the P J Hayman support team on **02392 419 050**.

Eligibility

Persons aged up to and including 69 years at the time of purchase who are permanently resident in the United Kingdom (including Channel Islands and Isle of Man) and registered with a medical practitioner. Policies may be issued to someone already abroad, for example, where the person's existing policy does not cover the activity.

Already Travelled

Part A Only - Cover can be given to travellers already overseas, subject to the eligibility criteria.

Part B & Part C – cover cannot be purchased if already overseas.

Maximum Trip Durations

Single trip – 6 months, other than for 65-69* year olds which are limited to 3 months

Annual Multi-trip – maximum 60 days duration

*Maximum activity level – category 4

Premiums

Premiums are valid from **1st October 2016** until further notice. All premiums shown include IPT at the current rate.

Part 'A' premiums – priced according to destination, activity category and age

Part 'B' – flat premium regardless of age, duration or activity

Part 'C' – flat premium regardless of age, duration or activity

Rating Areas

Area 1 – United Kingdom*

Area 2 – Europe (the Continent of Europe west of the Ural Mountains) The Channel Islands, The Isle of Man, Republic of Ireland, Madeira, Iceland, The Canary Islands, the Azores and countries with a Mediterranean coastline excluding Israel, Syria and Lebanon

Area 3 – Worldwide excluding USA, Canada and the Caribbean

Area 4 – Worldwide including USA, Canada and the Caribbean

*Channel Island residents travelling into the UK: European premiums apply. UK Trips over 17 days use European Rates.

Note – some activities are restricted to EUROPE ONLY. These will be covered under Areas 1 & 2 only.

Travel to Greenland

If you are booked or plan to travel to Greenland, please note that specific conditions of cover exist in your insurance contract with us. These conditions are:

- Under Section 1 - Medical & Emergency Expenses no cover exists for Search & Rescue costs
- Cover under all other sections (as shown on your schedule) is only applicable if you have purchased a specific Search & Rescue insurance policy from an insurance provider within Greenland.

Cover Options

Part A (available in isolation)

- Top up Activity Equipment cover Section 4, is available under a Single Trip policy, up to **£10,000** (in all) subject to a single item limit of **£1,500** - depending on the level of cover purchased (see Top-up covers)

Part B (available when purchasing Part A)

- Top up Cancellation cover - under a Single Trip policy, the sums insured for section 8, Cancellation/Curtailment and Section 9, Abandonment cover may be increased to a maximum of **£10,000** per person. (see Top-up covers)

Part C (available when purchasing Part A & Part B)

- Independent Traveller provides extended cover for cancellation/curtailment, delayed departure and travel disruption with the addition of accommodation expenses including if the trip is disrupted by an event such as a natural disaster e.g. volcanic eruption or if the Foreign and Commonwealth Office (FCO) advises against travel.

Details of the cover chosen will be shown on the schedule.

Children

Under 2 years – Free of charge at the time of purchase

Over 2 and under 18 years – less 25% Parts A & B only (unless as a family See Family & Single Parent family below)

Family Rate

Annual Multi-trip.

A premium based on **2.25** times the Adult premium (Under 65)

Single Trip

A premium based on **2.5** times the Adult premium (Under 65)

Family Definition – A husband/wife/civil partner or partner aged **64** years or under at the time of purchase of the policy (who have co-habited for at least 6 months), plus their unmarried, dependent children (including fostered or adopted), all aged under 18 years at the time of purchase of the policy. Annual Multi –trip cover; Independent travel allowed by the adults, but not the children.

Single Parent Family

Single Trip only

A premium based on **1.5** times the Adult premium (Under 65)

Single Parent Family Definition – One adult aged **64** years or under at the time of purchase of the policy plus their unmarried, dependent children (including fostered or adopted), all aged under 18 years at the time of purchase of the policy. Annual Multi –trip cover; Independent travel allowed by the adult, but not the children.

Group Discounts

When insured on the same policy:

21-50 persons less 10%
51-100 persons less 15%
101-150 persons less 20%
151 + Refer to P J Hayman

Top-up covers – Single Trip only

Activity Equipment

£3 (including tax at the current rate) per £100 up to a maximum of £10,000, Excess increased to **£100**.

Single Item Limits:

£600 single item limit on overall limit up to £2,400

£1,000 single item limit on overall limit from £2,500 up to £5,000

£1,500 single item limit on overall limit from £5,100 up to £10,000 maximum.

Note: Policyholder must purchase at least the minimum overall cover to obtain the appropriate Single Item limit.

Cancellation/Curtailment (including pre-paid Course Fees) Sections 8 & 9 Only

£3 (including tax at the current rate) per £100 up to an overall section limit of £10,000.

Note: Course Fee is defined as the fee paid for the tuition on an educational course.

Top up Cancellation/Curtailment cover is not available for cruises.

Medical Screening

Important Conditions Relating to Health

You will NOT be covered:

1. For any trip where at the time of taking out this insurance, (and in the case of Annual Multi-trip at the time of booking each trip), the person whose condition gives rise to a claim:
 - a) is waiting for an operation, hospital consultation (other than for regular check-ups for a stable condition) or other hospital treatment or investigations, or are awaiting the results of any tests or investigations; or
 - b) has been diagnosed as having a terminal condition; or
 - c) is travelling against medical advice or for the purpose of obtaining treatment.

Note: The above exclusion applies not only to you, but also to close relatives or other non- travellers on whom the trip depends.

2. For any trip where at the time of taking out this insurance (and in the case of Annual Multi-trip at the time of booking each trip) You answer 'YES' to any of the 'Medical Screening Questions' and fail to contact the Medical Screening Line.

Note: If your trip is within the United Kingdom you do not need to contact us.

You must take care to answer all questions honestly and to the best of your knowledge and not to make a misrepresentation of the facts of your state of health. If you fail to do this, we may at our option cancel the policy or refuse to deal with your claim or reduce the amount of any claim payment. Please refer to the section headed 'Duty of Care' in the Insurance Policy.

Medical Screening

If you need to telephone the Medical Screening Line (see below) you will be asked simple questions about your medical condition, medication, trips to the doctors, and other related matters.

If, as a consequence of your call, we wish to impose special terms, such as an additional premium or higher policy event excess, these will be advised to you immediately and confirmed in writing. You will also be advised of a medical screening reference, which you should keep a record of.

Telephone the Medical Screening Line on **02392 419 068** between the hours of 8.00am and 6.00pm Mondays to Fridays, to confirm acceptability of cover.

Pregnancy

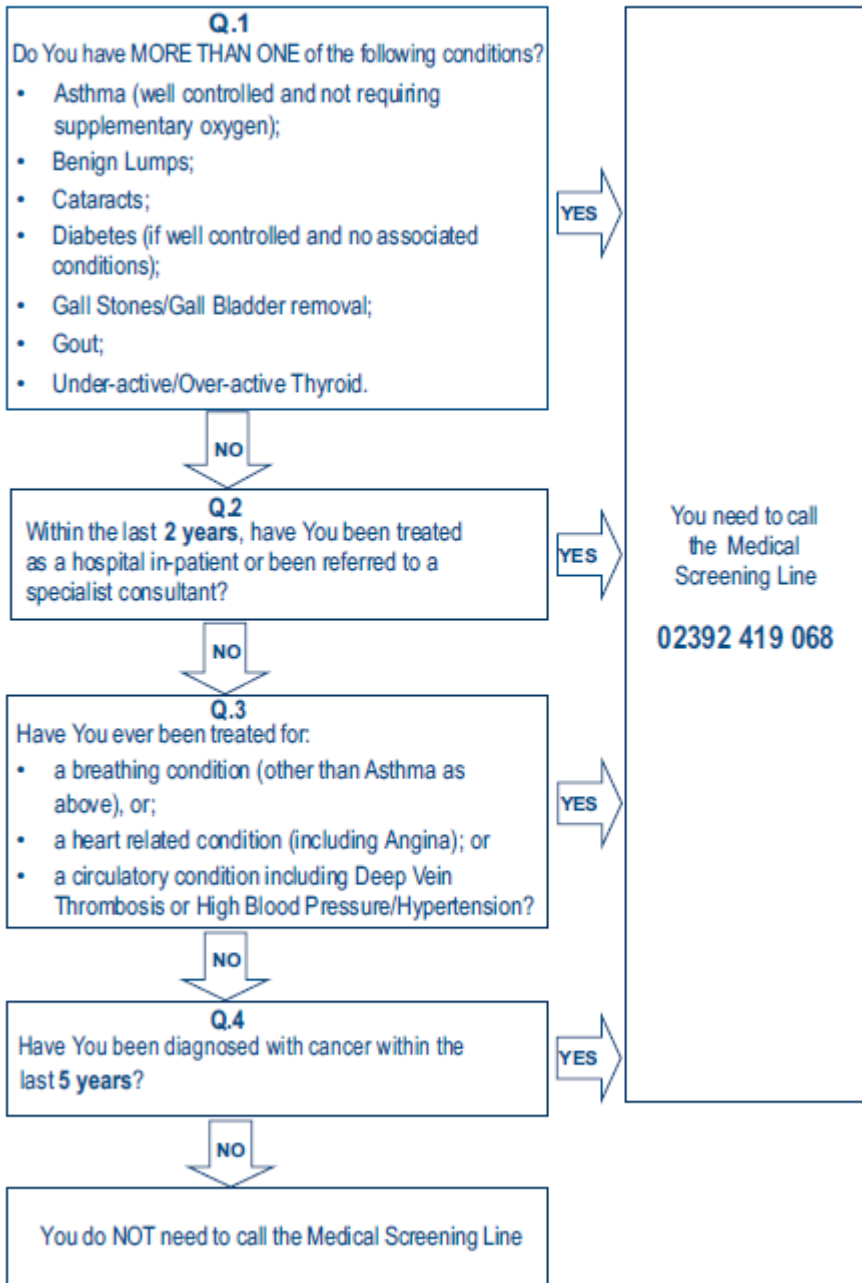
This policy does not intend to cover the normal costs or losses otherwise associated with pregnancy (including multiple pregnancies) or childbirth. This policy will, however, cover complications that arise from pregnancy which fall within the definition of Complications of Pregnancy and Childbirth which occurs during the period of insurance.

The relevant definition as shown within the policy wording is:

Complications of Pregnancy and Childbirth - Toxaemia, gestational hypertension, pre-eclampsia, ectopic pregnancy, hydatidiform mole, (molar pregnancy), post partum haemorrhage, retained placenta membrane, placental abruption, hyperemesis gravidarum, placenta praevia, stillbirths, miscarriage, medically necessary emergency Caesarean section, medical necessary termination and premature births. This definition is only applicable if the complication occurs more than 8 weeks (or 16 weeks in the case of a known multiple pregnancy) prior to the expected delivery date.

Medical Screening Questions

Important - not applicable if Your Trip is within the United Kingdom



Summary of Cover

This is a summary of the main cover limits. Full terms and conditions can be found in the Insurance Policy/Summary.

Description	UK Product	Event Excess*
PART A	Cover Limits Per Person	Per Person
1 - Medical & Emergency Expenses** Dental Treatment Burial Costs / Body Repatriation	Up to £10,000,000 £300 £3,500	£100
Hospital Inconvenience Benefit	£20 per 24hrs up to £400	Nil
Search & Rescue Costs	£50,000 (£10,000 in Home Area)	£500
2 - Personal Accident *** Loss of limbs or sight Permanent Total Disablement Death benefit	Max Benefit £5,000 £5,000 £5,000 £5,000	Nil
3 - Personal Liability	Up to £2,000,000	Nil (£200 property damage)
4 - Activity Equipment **** Single items, pair or set limit	Up to £1,000 (see Top-up cover) £600	£75
Delayed Activity Equipment (over 12 hours)	£200	Nil
Activity Equipment Hire	£300	Nil
5 - Legal Expenses	Up to £25,000	Nil
6 – Curtailment †	£2,000	£100
PART B	Cover Limits	
7 - Personal Possessions Single items, pair or set limit Valuables Limit in total	£2,000 £300 £300	£75
Delayed Personal Possessions (over 12 hours)	Up to £200	Nil
Loss of Personal Money	Up to £300	£75
Loss of Travel Documents (inc passport)	Up to £1,000	£75
8 - Cancellation, loss of deposit or curtailment*****	Up to £5,000 (see Top-up cover)	£100 (£25 loss of deposit)
9 - Unexpected Events Travel Disruption (costs to reach destination) Travel Delay Abandonment (after 12 hours delay *****)	Up to £1,000 £30 for each 12hr period up to £120 Up to £5,000 (see Top-up cover)	Nil Nil £100
10 - End Supplier Failure	Up to £2,500	Nil
PART C	Cover Limits	
11 - Optional Independent Traveller Extended Cancellation or Curtailment Extended Travel Delay Extended Travel Disruption (costs to reach Destination) Accommodation	£5,000 £120 (£30 each 12 Hours) £1,000 £5,000	£100 Nil Nil £100

*The Event Excess, Parts A,B & C is the first amount of each claim, per section, for each separate incident, payable for each Insured Person.

** Cover under Section 1, Part A, is not available in your Home Area.

***Cover under Section 2, Part A, is reduced to **£2,500** if you are aged under **16**.

**** Under a Single Trip policy, section 4 Part A, the sums insured for Activity Equipment / single items, pair or set limit may be increased to a maximum of **£10,000** per person (up to **£1,500** single items, pair or set limit). Details of the cover you have chosen are shown on Your Schedule.

***** Under a Single Trip policy, section 8 Part B, the sums insured for Cancellation / Curtailment and section 9 Part B Abandonment cover may be increased to a overall maximum of £10,000 per person. Details of the cover you have chosen are shown on your Schedule.

† Following an Accident only whilst you are participating in an Insured Activity.

Premium Guides

Area 1 - United Kingdom

Period	Part 'A' Premium 18 to 64 years (+50% for 65-69 years - Maximum Category 4)						+ Part B Premium any category (18-69 years)	+ Part C Premium any category (2 -69 years)
	Category							
	1	2	3	4	5	6		
'One off' 1 day	£7.59	£10.23	£12.98	£15.29	£19.03	£22.88	NOT APPLICABLE	NOT APPLICABLE
Up to 5 days	£10.12	£13.75	£17.38	£20.35	£25.41	£30.47	£9.02	£15.07
Up to 9 days	£11.44	£15.51	£19.36	£22.88	£28.60	£34.32	ANY	ANY
Up to 17 days	£16.50	£22.33	£28.05	£33.00	£41.36	£49.50	PERIOD	PERIOD
Annual Multi-trip	£75.24	£101.53	£127.82	£150.37	£187.99	£225.61	£22.44	£20.79

Area 2 - Europe (as defined)

Period	Part 'A' Premium 18 to 64 years (+50% for 65-69 years - Maximum Category 4 & 3 Months Maximum Trip Duration)						+ Part B Premium any category (18-69 years)	+ Part C premium any category (2-69 years)
	Category							
	1	2	3	4	5	6		
'One off' 1 day	£18.26	£24.64	£31.02	£36.52	£45.65	£54.78	NOT APPLICABLE	NOT APPLICABLE
Up to 5 days	£27.94	£37.73	£47.52	£55.88	£69.85	£83.82	£16.50 ANY PERIOD	£15.07 ANY PERIOD
Up to 9 days	£34.87	£47.08	£59.29	£69.74	£87.23	£104.61		
Up to 17 days	£43.45	£58.63	£73.81	£86.90	£108.57	£130.24		
Up to 24 days	£46.20	£62.37	£78.54	£92.40	£115.50	£138.60		
Up to 31 days	£54.56	£73.59	£92.62	£109.01	£136.29	£163.57		
Extra weeks *	£9.68	£13.09	£16.50	£19.36	£24.31	£29.15		
Annual Multi-trip	£103.18	£139.26	£175.34	£206.25	£257.95	£309.43	£47.08	£20.79

Area 3 - Worldwide EXCLUDING USA / Canada / Caribbean

Period	Part 'A' Premium 18 to 64 years (+50% for 65-69 years - Maximum Category 4 & 3 Months Maximum Trip Duration)						+ Part B Premium any category (18-69 years)	+Part C premium any category (2-69 years)
	Category							
	1	2	3	4	5	6		
'One off' 1 day	£28.38	£38.39	£48.29	£56.87	£71.06	£85.25	NOT APPLICABLE	NOT APPLICABLE
Up to 9 days	£50.82	£68.64	£86.35	£101.64	£127.05	£152.46	£24.31 ANY PERIOD	£15.07 ANY PERIOD
Up to 17 days	£64.35	£86.90	£109.34	£128.70	£160.93	£193.05		
Up to 24 days	£74.91	£101.20	£127.38	£149.93	£187.44	£224.84		
Up to 31 days	£91.30	£123.20	£155.10	£182.49	£228.14	£273.79		
Extra weeks *	£21.01	£28.38	£35.64	£42.02	£52.58	£63.03		
Annual Multi-trip	£153.34	£207.13	£260.81	£306.79	£383.46	£460.13	£68.97	£20.79

Area 4 - Worldwide INCLUDING USA / Canada / Caribbean

Period	Part 'A' Premium 18 to 64 years (+50% for 65-69 years - Maximum Category 4 & 3 Months Maximum Trip Duration)						+ Part B Premium any category (18-69 years)	+ Part C premium any category (2-69 years)
	Category							
	1	2	3	4	5	6		
'One off' 1 day	£55.88	£75.46	£95.04	£111.76	£139.81	£167.75	NOT APPLICABLE	NOT APPLICABLE
Up to 9 days	£101.53	£137.06	£172.59	£203.06	£253.88	£304.59	£29.04 ANY PERIOD	£15.07 ANY PERIOD
Up to 17 days	£120.12	£162.14	£204.16	£240.24	£300.30	£360.36		
Up to 24 days	£142.12	£191.84	£241.56	£284.13	£355.19	£426.25		
Up to 31 days	£159.06	£214.72	£270.38	£318.12	£397.65	£477.18		
Extra weeks *	£44.00	£59.40	£74.80	£88.00	£110.11	£132.00		
Annual Multi-trip	£193.71	£261.47	£329.34	£387.42	£484.33	£581.13	£84.92	£20.79

* Maximum duration 6 months, other than for 65-69 year olds which are limited to 3 months

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
Hydro speeding	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 Buggy	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