

# Longstay & Backpacker

extended stay travel insurance

## FREE COVER FOR OVER 100 ACTIVITIES

A wide range of sports & activities are included **free of charge** with Activity Pack 1.

Other activities can be covered under Activity Packs 2, 3 or 4 on payment of an additional premium.

If the activity is **not** on the list, please contact us and we will see if we can provide cover.

### Activity Pack 1 – automatically covered without an additional premium

Abseiling	Cross Country Running
Aerobics	Curling
Amateur Athletic Field Events/Track Events	Cycle Touring/Cycling (under 1,000m)
Angling	Dancing
Animal Sanctuary/Refuge Work	Darts
Archery*	Deep Sea Fishing
Athletics	Diving
Badminton	Driving any Motorised Vehicle
Balloonng – Hot Air	Elephant Trekking (UK-booked)
Bamboo Rafting	Farm Work
Banana Boating	Fell Running
Bar Work	Fell Walking
Baseball	Fencing
Basketball	Fishing
Beach Games	Fives
Biathlon	Flag football
Billiards	Flying as a passenger* (private/small aircraft/helicopter)
Bird Watching	Football
Body Boarding	Football – Beach Kick Around
Bowling	Fresh Water/Sea Fishing
Bowls	Frisbee
Boxing Training	Fruit or Vegetable Picking
Bridge	Glass Bottom Boats
Bridge Swinging*	Gliding (learning non competition)
Bungee Jumping*	Golf
Camel Trekking	Gorilla Trekking
Camping	Gymnastics
Canoeing* (excluding white water)	Highland Games
Caravanning	Hiking (up to 1,000m)
Catamaran Sailing* (in-shore)	Hill Walking (up to 1,000m)
Chess	Historical Research
Clay Pigeon Shooting*	Horse Riding (no jumping)
Cricket	Hot Air Ballooning*
Croquet	

Indoor Skating	Sailing*/Yachting* (inshore)
Jet Boating*	Scuba Diving* (to 30m if qualified or with qualified instructor – not solo)
Jet Skiing*	Sea Fishing
Jogging	Shinty
Kayaking* (up to grade 2 rivers only)	Shooting (target range-not hunting)
Keepfit	Small Bore Target Shooting
Kiting	Snooker
Korfball	Snorkelling (inside marked areas and/or with lifeguard present)
Low Ropes	Soccer
Manual Labour (work that involves the lifting or carrying of heavy items less than 25kg work at below the level of 2 storeys high but excluding any form of work underground)	Softball
Marathons	Squash (amateur)
Model Flying	Stoolball
Model Sports	Stoopball
Motorcycling with appropriate UK licence	Surfing* (amateur)
Mountain Biking (on road non-racing)	Swimming (inside marked areas and/or with lifeguard present)
Netball	Swimming off a Boat (with a qualified supervisor in attendance i.e. a lifeguard)
Orienteering	Swimming with Dolphins (inside marked areas and/or with lifeguard present)
Overland Trips	Swimming Pool (with lifeguard present)
Paddle Boarding (inshore)	Swim Trekking
Petanque	Sydney Harbour Bridge Climbing (professionally organised and supervised)
Pigeon racing	Table Tennis
Pony Trekking	Team Games
Pool	Ten Pin Bowling
Power Lifting	Tennis
Quoits	Trekking (up to 1,000m)
Rackets	Triathlon
Rafting*	Tubing*
Rambling (up to 1,000m)	Tug of War
Rap Running/Jumping	Volleyball
Raquet Ball	Water Skiing* (amateur)
Re-Enactment	Weight Lifting
Restaurant Work	Whale Watching
Rifle Range*	White Water Rafting* (grade 1 to 3)
Ringos	Windsurfing*/Boardsailing*/Sailboarding*
River Walking	Yachting* (inshore)
Rock Scrambling (under 4,000m)	Yoga
Rounders	Zip Lining/Zip Trekking (booked pre-trip – requires appropriate trekking altitude pack).
Rowing*	
Running (sprint/long distance)	
Safari (UK organised)	
Safari Trekking	

**Please note:** those activities marked with an asterisk (\*) do not have Accidental Death & Disability Benefit or Personal Liability cover.

## Activity Pack 2 – additional premium required

Adventure Racing (up to 12 hours)	Kick Sledging
Airsoft*	Kite Boarding
American Football (training or amateur match, organised & with safety equipment)	Lacrosse
Assault Courses (no high ropes)	Land Skiing
Big Foot Skiing	Land Yachting
Blade Skating	Langlauf
Bobbing	Martial Arts (training only)
Breathing Observation Bubble (BOB)	Modern Pentathlon
Canoeing* (white water grades 1 to 3)	Mono Skiing
Canyoning	Mountain Biking (off road non-racing)
Cat Skiing	Mountain Boarding
Cross Country Skiing	Mountain Walking (up to 1,000m)
Dragon Boat Racing	Mountaineering (up to 1,000m)
Dry Slope Skiing	Motorcycling – Off Road* (up to 250cc)
Elephant Riding/Trekking (non-UK booked)	Off-piste Skiing
Equestrian	Paint Balling
Falconry	Parasailing* (over water)
Fly Boarding*	Parascending* (over water)
Flying crew/pilot*	Passenger Sledge
Flying Helicopter* (pilot)	Polo Cross
Football – Amateur	Power Boating* (inshore)
Gaelic Football (training or amateur match)	Professional Entertaining (acrobats, dancing and the like)
Glacier Walking	Quad Bikes*
Gliding (non-competition)	Rambling (up to 2,000m)
Go Karting*	River Tubing*
Gorge Walking (no ropes)	Rodeo
Handball	Roller Derby (safety equipment must be worn)
Harness Racing	Roller Blading/Line Skating/Skate Boarding
High Diving (indoor/outdoor swimming pools only)	Roller Hockey
Hobbie Catting (in-shore)	Roller Skating
Hockey	Rugby (amateur match)
Horse Jumping (no polo, hunting)	Rugby League
Horse Riding (eventing)	Rugby (training)
Husky Dog Sledding	Rugby Union
Hydro Zorbing	Safari (non UK Organised)
Ice Fishing	Sand Boarding
Ice Hockey (with full body protection)	Sand Dune Surfing/Skiing*
Ice Skating	Sand Yachting
Indoor Climbing (on climbing wall)	Sea Kayaking/Canoeing*
Iron Man	Shark Cage Diving*
Jousting	Skateboarding
Judo	Ski Boarding
Karate	Ski Dooing
Karting*	Skiing
Kayaking* (grade 3 rivers only)	Skiing – Mono
Kayaking* (inshore)	Skiing – Nordic
Kendo	Ski Resort Occupations (Chalet/Bar work not including Ski Instructing)

Sledging  
Sleigh riding (reindeer, horses or dogs)  
Snorkelling (outside marked areas and/or without lifeguard present)  
Snow Biking\*  
Snow Blading  
Snow Bobbing  
Snow Mobile/Ski Doos\*  
Snow Mobilizing\*  
Snow Parascending  
Snow Scooting  
Snow Shoe Walking  
Snow Tubing  
Snowboarding  
Snowcat Driving  
Speed Sailing\*  
Speed Skating  
Speed Trials/Time Trials (amateur – organised not public roads)  
Sphereing  
Street Hockey  
Summer Tobogganing

Surfcasting  
Swimming (outside marked areas and/or without lifeguard present)  
Swimming off a Boat (unsupervised and/or no lifeguard)  
Tae Kwon Do  
Telemarking  
Tobogganing  
Trampolining  
Tree Top Canopy Walking  
Trekking (up to 2,000m)  
Under 17 Driving\* (not public roads)  
War Games/Paint Balling  
Water Polo (amateur)  
Water Ski Jumping\*  
White Water Rafting\* (grade 4 to 6)  
Winter Sports (On piste skiing, snowboarding and ice skating)  
Wrestling (organised training)  
Zip Lining/Zip Trekking (booked during trip – requires appropriate trekking altitude pack)

### Activity Pack 3 – additional premium required

Buggyng\*  
Caving/Pot Holing  
Climbing (rock & ice – harnessed up to 3,000m)  
Cyclo Cross  
Devil Karting\*  
Dinghy Sailing\*  
Dirt Boarding  
Glacier Skiing  
Heliskiing  
Hurling  
Hydrospeeding  
Ice Go Carting  
Ice Windsurfing  
Kite Buggyng\*  
Kite Surfing  
Mountaineering up to 2,000m  
Octopush  
Outdoor Endurance Tests  
Paragliding\*  
Paramotoring\*

Parascending\* (over land)  
Power Gliding\*  
Power Kiting  
River Buggyng  
Skeleton  
Ski Biking  
Ski Blading  
Ski Randonee  
Ski Touring  
Ski Yawing  
Skiing – Freestyle  
Skiing – Glacier  
Skiing – Snowcat  
Snow Carting  
Snow Go Karting\*  
Snow Kiting  
Trekking (up to 3,000m)  
Via Ferratta  
Wake Boarding  
Wind Tunnel Flying  
Winter Walking (poles & special shoes)

**Please note:** those activities marked with an asterisk (\*) do not have Accidental Death & Disability Benefit or Personal Liability cover.

## Activity Pack 4 – additional premium required

Adventure Racing (up to 24 hours)	Mountaineering (up to 3,000m)
Assault Courses (including high ropes and harnessed)	Parapenting/Paraponting*
Black Water Rafting (grades 1 to 3)	Polo
Blowcarting	Scuba Diving* (to 40m if qualified and with qualified instructor – not solo)
BMX Freestyle & Racing	Ski Flying*
Cave Diving	Ski Mountaineering
Climbing (rock & ice – harnessed up to 4,000m)	Ski Run Walking
Cycle Racing	Skiing ( <b>Off piste</b> without a guide)
Freestyle Skateboarding	Sky Dive - Tandem* (maximum of 2 jumps per trip)
Gliding* (competition)	Sky Dive – Solo* (maximum of 1 jump per trip)
Hang Gliding	Slack-Lining
Micro Lighting	Trekking (up to 5,000m)
Motocross*	Wicker Basket Tobogganing
Motor Racing/Rallies/Competitions* (all types)	Zorbing

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## 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.