

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
- Aerobics
- Amateur Athletic Field Events/Track Events
- Angling
- Animal Sanctuary/Refuge Work
- Archery*
- Athletics
- Badminton
- Ballooning – Hot Air
- Bamboo Rafting
- Banana Boating
- Bar Work
- Baseball
- Basketball
- Beach Games
- Biathlon
- Body Boarding
- Bowling
- Bowls
- Boxing Training
- Bridge
- Bridge Swinging*
- Bungee Jumping*
- Camel Trekking
- Canoeing* (excluding white water)
- Catamaran Sailing* (inshore)
- Chess
- Clay Pigeon Shooting*
- Cricket
- Croquet
- Cross Country Running
- Curling
- Cycle Touring/Cycling (under 1,000m)
- Dancing
- Darts
- Deep Sea Fishing
- Diving
- Driving any Motorised Vehicle (public highways or roads)
- Elephant Trekking (UK-booked)
- Farm Work
- Fell Running
- Fell Walking
- Fencing
- Fishing
- Fives
- Flag football
- Flying as a passenger* (private/small aircraft/helicopter)
- Football
- Football – Beach Kick Around
- Fresh Water/Sea Fishing
- Frisbee
- Fruit or Vegetable Picking
- Glass Bottom Boats

- Gliding (learning non-competition)
- Golf
- Gorilla Trekking
- Gymnastics
- Highland Games
- Hiking (up to 1,000m)
- Hill Walking (up to 1,000m)
- Historical Research
- Horse Riding (no jumping)
- Hot Air Ballooning*
- Indoor Skating
- Jet Boating*
- Jet Skiing*
- Jogging
- Kayaking* (up to grade 2 rivers only)
- Keepfit
- Kiting
- Korfball
- Low Ropes
- 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)
- Marathons
- Model Flying
- Model Sports
- Motorcycling with appropriate UK licence (public highways or roads)
- Mountain Biking (on road non-racing)
- Netball
- Orienteering
- Overland Trips
- Paddle Boarding (inshore)
- Petanque
- Pigeon racing
- Pony Trekking
- Pool
- Power Lifting
- Quoits
- Rackets
- Rafting*
- Rambling (up to 1,000m)
- Rap Running/Jumping
- Raquetball
- Restaurant Work
- Rifle Range*
- Ringos
- River Walking
- Rock Scrambling (under 4,000m)
- Rounders
- Rowing*
- Running (sprint/long distance)
- Safari (UK organised)
- Safari Trekking
- Sailing*/Yachting* (inshore)
- Scuba Diving* (to 30m if qualified or with qualified instructor – not solo)
- Sea Fishing
- Shinty
- Shooting (target range-not hunting)
- Small Bore Target Shooting
- Snooker
- Snorkelling (inside marked areas and/or with lifeguard present)
- Soccer
- Softball
- Squash (amateur)
- Stoolball
- Stoopball
- Surfing* (amateur)
- Swimming (inside marked areas and/or with lifeguard present)
- Swimming off a Boat (with a qualified supervisor in attendance i.e. a lifeguard)
- Swimming with Dolphins (inside marked areas and/or with lifeguard present)
- Swimming Pool (with lifeguard present)
- Swim Trekking
- Sydney Harbour Bridge Climbing (professionally organised and supervised)
- Table Tennis

- Team Games
- Tennis
- Trekking (up to 1,000m)
- Triathlon
- Tubing*
- Tug of War
- Volleyball
- Water Skiing* (amateur)
- Weight Lifting
- Whale Watching
- White Water Rafting* (grade 1 to 3)
- Windsurfing*/Boardsailing*/
Sailboarding*
- Yachting* (inshore)
- Yoga
- Zip Lining/Zip Trekking (booked pre-trip – requires appropriate trekking altitude pack).

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)
- Airsoft*
- American Football (training or amateur match, organised & with safety equipment)
- Assault Courses (no high ropes)
- Big Foot Skiing
- Blade Skating
- Bobbing
- Breathing Observation Bubble (BOB)
- Canoeing* (white water grades 1 to 3)
- Canyoning
- Cat Skiing
- Cross Country Skiing
- Dragon Boat Racing
- Dry Slope Skiing
- Elephant Riding/Trekking (non-UK booked)
- Falconry
- Fly Boarding*
- Flying crew/pilot*
- Flying Helicopter* (pilot)
- Football – Amateur
- Gaelic Football (training or amateur match)
- Glacier Walking
- Gliding (non-competition)
- Go Karting*
- Gorge Walking (no ropes)
- Handball
- Harness Racing
- High Diving (indoor/outdoor swimming pools only)
- Hobie Catting (inshore)
- Hockey
- Horse Jumping (no polo, hunting)
- Horse Riding (eventing)
- Husky Dog Sledding
- Hydro Zorbing
- Ice Fishing
- Ice Hockey (with full body protection)
- Ice Skating
- Indoor Climbing (on climbing wall)
- Iron Man
- Jousting
- Judo
- Karate
- Karting*
- Kayaking* (grade 3 rivers only)
- Kayaking* (inshore)
- Kendo
- Kick Sledging
- Kite Boarding
- Lacrosse
- Land Skiing
- Land Yachting
- Langlauf
- Martial Arts (training only)
- Modern Pentathlon
- Mono Skiing
- Mountain Biking (off road non-racing)
- Mountain Boarding
- Mountain Walking (up to 1,000m)
- Mountaineering (up to 1,000m)
- Motorcycling – Off Road* (up to 250cc)
- Off-piste Skiing (guided or within recognised ski resort boundaries)
- Paint Balling
- Parasailing* (over water)
- Parascending* (over water)
- Passenger Sledge
- Polo Cross
- Power Boating* (inshore)
- Professional Entertaining (acrobats, dancing and the like)
- Quad Bikes*
- Rambling (up to 2,000m)
- River Tubing*
- Rodeo
- Roller Derby (safety equipment must be worn)
- Roller Blading/Line Skating/Skate Boarding
- Roller Hockey

- Roller Skating
- Rugby (amateur match)
- Rugby League
- Rugby (training)
- Rugby Union
- Safari (non UK Organised)
- Sand Boarding
- Sand Dune Surfing/Skiing*
- Sand Yachting
- Sea Kayaking/Canoeing*
- Shark Cage Diving*
- Skateboarding
- Ski Boarding
- Ski Dooing
- Skiing
- Skiing – Mono
- Skiing – Nordic
- 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 Mobiling*
- 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
- Wrestling (organised training)
- Zip Lining/Zip Trekking (booked during trip –requires appropriate trekking altitude pack)

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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
- Parascending* (over land)
- Power Gliding*
- Power Kiting
- River Buggyng
- Ski Biking
- Ski Blading
- Ski Randonee
- Ski Terrain Parks (excluding freestyle)
- Ski Yawing
- 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)

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Activity Pack 4 – additional premium required

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