



Travel Insurance - Hazardous Activity & Winter Sports

Single trip & Annual multi-trip Travel Insurance

(for certificate issued between 01 March 2018 to 31 January 2019, departure up to 12 months after certificate issued)

HAZARDOUS ACTIVITY & WINTER SPORTS

- ✦ Please note this is available on **Deluxe cover ONLY**.
- ✦ Please note if **You** have paid the additional premium for Advanced **WINTER SPORTS** cover, then any sports listed under the **HAZARDOUS ACTIVITIES** List B, that are also classified as **WINTER SPORTS**, do not require **You** to pay a further additional premium for the **HAZARDOUS ACTIVITIES**. However, if **You** wish to participate in **WINTER SPORTS** and also doing other "NON-Winter Sport" activities shown under List B then **You MUST** pay a further additional premium to cover **HAZARDOUS ACTIVITIES**.
- ✦ Occasional participation in the following activities and sports, on a recreational, non-competitive and non-professional basis, can be covered (List (B) subject to additional premium) within the terms of the policy, subject to all recognised equipment and safety precautions being utilised. NO cover for Basic & Standard Policy.
- ✦ Certain activities may be subject to increased Medical **Excess** as indicated below or may have restrictions on the Personal Accident and/or Personal Liability cover during that activity.
- ✦ **WINTER SPORTS** are ONLY covered upon payment of the appropriate additional premium within the wording of Section M of the Terms & Conditions and are for persons under 66 years only. Those activities that are in **bold** are also classed as **WINTER SPORTS** and therefore subject to the **WINTER SPORTS** additional premium (List A: Basic **WINTER SPORTS**, List B: Advanced **WINTER SPORTS** – if **You** are ONLY doing the **WINTER SPORTS** activities from List B, **You** do NOT also need to pay the additional premium for **HAZARDOUS ACTIVITIES**) – however if **You** wish to do a combination of non-**WINTER SPORTS** activities, and **WINTER SPORTS** activities from List B, **You** will need to pay BOTH the Advanced **WINTER SPORTS**, and **HAZARDOUS ACTIVITIES**, additional premiums. Please ensure **You** are covered sufficiently for **Your** trip and any activities **You** may be participating in, as claims relating to such an activity will not be paid without the relevant additional premium being paid. Please contact **Your** issuing agent if **You** require further cover for **Your** trip.

For all other Sports and/or Activities that are not included below and that may be deemed hazardous, please contact Your Issuing Agent for authorisation to proceed, prior to participation.

List (A) - Activities or Sports subject to £150 Medical Excess (max age 69 years old) :

Aerobics	Cricket	Mountain Biking	* SCUBA Diving (down to 30
Athletics (amateur)	Croquet	(recreational including	meter accompanied by a
Badminton	Curling	general cross country and	qualified diver or instructor)
Banana Boat Rides	Cycling (only if wearing a	off road cycling)	Sleigh riding as a passenger
Bar Work	helmet, but no cover for	Paddle Boarding	Snorkelling
Baseball	mountain biking; racing and	Rambling	Softball
Basketball	main purpose of trip)	Restaurant Work	Squash
Beach Cricket	Fell Walking (no climbing)	River Tubing (up to grade 2	Surfing
Board Sailing (Windsurfing)	Fishing	rivers and not through	Swimming
Body Boarding	Football/Soccer (non	caves)	Swimming with dolphins
Boogie Boarding	competitive)	Roller blading/line skating	Table-tennis,
Bowls (including	Golf	(wearing pads and helmets)	Tennis,
competitions)	Gymnastics (no	Rounders	Ten pin bowling
Bridge Walking e.g. Sydney	competitions)	Running (not long distance),	Trampoline
Harbour Bridge	Hiking/Trekking/Walking	Safari (professionally	Volleyball
Camel/Elephant riding	under 2,500 metres	organised and without guns)	Water Skiing (no jumping)
Canoeing/Kayaking - up to	Ice Skating	Sailing (inland waters or	Water polo,
Grade 2 rivers only	MANUAL WORK at ground	COASTAL waters within 12	Windsurfing
Canopy Walking	level involving no machinery	miles of land)	Yoga
Zip lining/wiring (professionally organised)	Marathon Running		

List (B) – Activities or Sports subject to £150 Medical Excess (max age 69 years old)). No cover is provided for Personal Accident or Personal Liability whilst participating in the following activities:

Archery	Hot Air Ballooning	Kayaking (only if wearing a	wear a crash helmet and, as
Falconry	(organised pleasure rides	life-jacket and helmet and	a rider, have held a
Fencing	only)	only on inland and	motorcycle licence for at
Flotilla Sailing (with	Indoor Rock Climbing (with	COASTAL waters - not	least 3 years and are
professional leader)	belays)	white water, up to grade 3	conviction free)
Go Karting	Jet Boating (as a passenger	river only)	Parascending over water
	only and no racing)	Motor cycling as a rider or	Rowing (no racing)
	Paint Balling (eye protection	passenger on a machine	
	must be worn)	125cc or under (YOU must	

Travel Insurance - Hazardous Activity & Winter Sports

Segway riding (organised tours only and a safety helmet must be worn)	Trekking under 2,500 meters altitude	Zorbing
Tobogganing		

List (C) – Activities or Sports subject to £150 Medical Excess (max age 69 years old) and subject to additional premium.

Abseiling (within organiser's guidelines)	Land Skiing (not on snow)	Safari Trekking on foot (must be organised tour booked in the UK)	White Water Rafting (up to grade 3 within organiser's guidelines)
Black Water Rafting (up to grade 3 within organiser's guideline)	Octopush	Sea Kayaking	
	Rap Jumping/Running (within organiser's guidelines)		

List (D) – Activities or Sports subject to £150 Medical Excess (max age 69 years old) and subject to additional premium. No cover is provided for Personal Accident or Personal Liability whilst participating in the following activities:

Breathing Observation	Cycle Touring	Horse Riding (no competitions/racing/jumping/hunting. A safety helmet must be worn)	Jet Skiing (no racing)
Bubble (BOB)	Hiking/Trekking/Walking between 2,500 meters and 4,000 meters	Jet Biking (no racing)	Kayaking (up to grade 4 rivers only)
Bungee Jumping			Pony Trekking (safety helmet must be worn)
Clay Pigeon Shooting			

List (E) – The following Activities and Sports are NOT covered under this policy :

Base Jumping	licences passenger carrying aircraft	Mountaineering	Scuba Diving below 30 meters
Big Game Hunting	Free / High Diving	Parachuting	Shark Cage Diving
BMX Stunt Riding	Gliding	Paragliding	Shark Diving
Bouldering	Hang Gliding	Parascending over land	Tombstoning
Boxing	Judo / Karate / Martial Arts	Polo	Track days using motorised vehicles
Canyoning	Kite Surfing	Professional / Semi Professional Sports	Water Ski Jumping
Coasterring	Lacrosse	Quad Biking	Weightlifting
Cycle Racing	Micro Lighting	Rock Climbing	White Water Rafting (grade 4 and above)
Flying except as a fare paying passenger in a	Motorcycling as a rider or passenger on a machine over 125cc	Sailing outside territorial waters	Wrestling

*** SCUBA Diving conditions :**

Qualified divers, diving with a qualified dive-buddy and in accordance with the guidelines of the relevant diving organisation with which You are qualified will be covered as follows:

Qualification	Maximum depth :
PADI Open Water	18 meter
BSAC Ocean Diver 20 metres	20 meter
BSAC Sports Diver, BSAC Dive Leader & PADI Advance Open Water	30 meter

Other qualifications may be accepted but must be declared to **Us** prior to travel.

If **You** do not hold a diving qualification, **We** will only cover **You** to dive to a maximum depth of 18 metres when accompanied by and under the direction of a qualified diving instructor as part of an accredited course.

You will not be covered under this policy if **You** travel by air within 24 hours after participating in scuba diving.

- ♦ If **You** wish to participate in one of the above activities, but do not meet the criteria specified above, or wish for additional cover (e.g. Personal Liability), please contact **Us** (contact details under the "USEFUL CONTACT INFORMATION" section (see **Page 2**). With respect to additional cover sections, please also see "Insurance Policy Section" under the "IMPORTANT NOTES" (see **Page 4**).
- ♦ If **You** cannot find a particular activity within the above lists, or within the website listing, please note that these lists are sorted alphabetically. Activities are listed under the first word of their names, for example, Sea Fishing is listed under 'S' for Sea, rather than 'F' for Fishing. As another example, if **You** are looking for a Skiing activity, try under 'S' for Skiing, 'A' for Alpine Skiing, 'C' for Cat Skiing, etcetera. Please also note that activities may be worded slightly differently on various websites, travel agent brochures etcetera – for example "Ski Boarding" can be referred to as "Skiboarding" or "Ski-Boarding".)
- ♦ If **You** are unsure, please feel free to contact **Us** (contact details under the "USEFUL CONTACT INFORMATION" section(see **Page 2**).

Remember to take the full Policy Wording with **You** when **You** travel