

ACTIVITIES AND SPORTS:

We will not cover any Trip where the primary purpose is to:

- a. set or break a speed, distance, endurance or other record;
- b. participate in a commercial film, documentary or other program;
- c. test a product;
- d. participate in any professional sporting activity.

Unless this has been declared in advance to Us and We have agreed in writing to provide cover for such activities.

Please note when participating in any approved sport or activity, cover is accepted provided that:

- a. You have not been advised by a doctor against participating in such sport or activity;
- b. You wear and/or use the recommended/recognised safety equipment and;
- c. You follow safety procedures, rules and regulations as specified by the activity organisers and/or providers.

Please also refer to the General Exclusions on pages 31 to 34 of the policy wording and the relevant exclusions under each Section of this insurance, which continue to apply.

Please note the exclusion under Section G - Personal Liability relating to the ownership or use of: airborne craft, horse-drawn, motorised, mechanically-propelled or towed vehicles, vessels, sail or powered boat (other than rowing boats, punts or canoes), animals (other than horses, domestic dogs or cats), firearms with regard to any activity listed.

OPTIONAL ACTIVITIES AND SPORTS EXTENSION

Provided You are under 65 years of age at the date of buying this Policy, cover is available for the activities and sports listed below upon payment of an additional premium:

Banana Boating	Mountaineering up to 4500m, 14,765 feet, including the use of ropes / guides
Baseball (amateur)	Netball (excluding competitions)
Biathlon (winter)	Obstacle Course Racing
Bike Polo	Open Water Swimming (must be organised and with a support boat)
BMX (racing and training) - excluding competitions	Outrigger Canoeing (up to grade 5)
Boxing Training (no contact)	Outward Bound courses
Canoeing	Parachuting (static line or tandem with a licensed operator)
Car Track days (run under accredited National Sporting Authorities' regulations)	Parasailing (towed by boat by a licensed operator)
Clay Pigeon Shooting (with a licensed operator)	Pistol Shooting
Cycle Speedway	Polo
Deep Sea Fishing (excluding search and rescue and ship to shore rescue)	Quad Biking (non-competitive, booked with a licensed operator. Protective headgear must be worn)
Dog / Husky Sledging as a passenger and booked with a licensed operator	Rifle Shooting
Dragon Boat Racing (on inland waterways or within half a mile, 1 kilometre, of the coast)	River Canoeing, Kayaking and Rafting (grades 4 & 5)
Dressage	Roller Hockey
Duathlon	Rowing (within half a mile, 1 kilometre, of the coast) - excluding search and rescue
Fell Running	Running (including distances up to marathons in major cities or towns)
Fell Walking	Sail Boarding
Field Hockey (excluding competitions)	Sailing and Yachting (beyond 12 miles, 20 kilometres, off the coast but excluding cross ocean) - excluding search and rescue and ship to shore rescue
Football / Soccer (amateur) - excluding competitions	Scuba Diving to a depth of 10 metres, 35 feet, as standard or to a depth of 30 metres, 100 feet, maximum as long as You have PADI or equivalent qualification to dive to that depth or You are diving with a licensed and fully qualified instructor. There is no cover if You are flying within 24 hours of last dive or for solo diving, cave diving or wreck diving.

Gaelic Football (excluding competitions)	Scuba Diving to a depth of 40 metres, 135 feet, maximum as long as You have PADI or equivalent qualification to dive to that depth or You are diving with a licensed and fully qualified instructor. There is no cover if You are flying within 24 hours of last dive or for solo diving, cave diving or wreck diving.
Glacier walking (only as part of a guided tour)	Scuba Diving to a depth of 50 metres, 165 feet, maximum as long as You have PADI or equivalent qualification to dive to that depth or You are diving with a licensed and fully qualified instructor. There is no cover if You are flying within 24 hours of last dive or for solo diving, cave diving or wreck diving.
Gliding	Sea Canoeing (within half a mile, 1 kilometre, of the coast) - excluding search and rescue
Go Karting (on licensed circuits) - excluding competitions	Sea Kayaking (within half a mile, 1 kilometre, of the coast) - excluding search and rescue
Gymnastics (excluding competitions)	Skating
Handball (excluding competitions)	Sledging
High Diving from a purpose-built diving board, not exceeding 5 metres, 16 feet, over a man-made pool	Sleigh Riding with a licensed operator
Horse Riding (protective headgear must be worn). Excluding jumping, trials, hunting, racing, jousting and competitive riding.	Tobogganing
Ice Hockey (excluding competitions)	Touch Rugby
Ice Skating (excluding competitions)	Tough Guy / Tough Mudder or similar
Ironman	Triathlon
Jet Boating (as a passenger with a licensed operator)	Via Ferrata (only with a licenced operator)
Jet Skiing (with a licensed operator)	Water Polo
Kayaking	Water Skiing (excluding jumping) - only with a licenced operator
Lacrosse (excluding competitions)	Wheelchair Fencing
Land Skiing	Wind Surfing (excluding competitions)