

## ACTIVITIES

We automatically cover a number of activities under this policy. These activities are shown in the first column of the table below under Standard activities. We will only cover activities under the heading Adventure activities A and Adventure activities B if one of these has been selected by **you** and is shown on **your** policy **schedule**. If Adventure activities B is selected, **you** are also covered for activities listed under Adventure activities A.

Adventure activities A and B can only be provided if **you** are less than 65 years of age.

There is no cover for any professional sporting activity (when money is paid to **you** to take part), or any kind of manual work (other than unpaid farm work or fruit / vegetable picking).

### Standard activities – activities which we cover automatically

Archery  
 Badminton  
 Banana boating  
 Baseball  
 Basketball  
 Bridge swing (once only, fully supervised)  
 Bungee jump (once only, fully supervised)  
 Camel or elephant riding (as part of an organised trip)  
 Clay pigeon shooting (fully supervised)  
 Climbing (climbing wall only)  
 Cricket  
 Curling  
 Cycling (not BMX, mountain biking or racing)  
 Farm work/fruit and veg picking (unpaid and not using machinery)  
 Fishing and deep sea fishing  
 Football (non-competitive)  
 Glacier walking (organised trip)  
 Go-karting (wearing a helmet and following organiser's guidelines)  
 Hand ball  
 Hockey (non-competitive)  
 Horse riding/pony trekking (once only, wearing a helmet and following organiser's guidelines)  
 Hot air ballooning (as a passenger)  
 Ice skating (rink only and not speed or inline skating)  
 Jet boating (passenger only, not racing)

### Adventure activities A

Abseiling (fully supervised)  
 Athletics (competitive)  
 Biathlon/Triathlon  
 Boating/sailing (up to 12 miles from mainland)  
 Canoeing and kayaking (grade 1 and 2 waters only)  
 Dry slope skiing  
 Fencing  
 Football (competitive or organised tour)  
 Gymnastics  
 High diving (pool only)  
 Hockey (competitive or organised tour)  
 Horse riding and pony trekking (wearing a helmet and not competitions, racing, show jumping, hunting, eventing, polo or rodeo)  
 Lacrosse (competitive or organised tour)  
 Marathon running  
 Motorcycling (no personal liability cover, up to 125cc, wearing a helmet, no racing, with valid UK motor cycle licence)  
 Rap jumping – face forward rappelling (fully supervised)  
 Rowing  
 Sand surfing/skiing/boarding/yachting

### Adventure activities B

BMX biking (wearing a helmet)  
 Boating/sailing (if qualified, beyond 12 miles from the mainland)  
 Bridge swinging (more than once, fully supervised)  
 Bungee jumping (more than once, fully supervised)  
 Canoeing and kayaking (grade 1, 2 and 3 waters only)  
 Cycling – racing (wearing a helmet)  
 Hurling  
 Gaelic football  
 Kite surfing  
 Martial arts such as judo and karate  
 Mountain biking (wearing a helmet)  
 Polo (wearing a helmet)  
 Quad biking (no personal liability cover, no racing, wearing a helmet)  
 Rock climbing (wearing a helmet and using ropes)

### Standard activities – activities which are automatically covered

Orienteering  
 Jet skiing (no personal liability cover, not racing)  
 Lacrosse (non competitive)  
 Netball  
 Paintballing (wearing eye protection)  
 Parascending or parasailing over water (once only, fully supervised)  
 Racketball  
 Rambling  
 Ringos  
 Roller skating or blading (no racing)  
 Running (non competitive and not marathon)  
 Safari trekking (as part of an organised tour only)  
 Scuba diving to a depth of 18 metres (if hold a certificate of proficiency and are diving with another person, or are diving with a qualified instructor and not within 24 hours of a flight)  
 Shooting (under organiser's guidelines and supervision)  
 Skateboarding (wearing a helmet)  
 Sledging or tobogganing  
 Sledging or sleigh riding (pulled by dogs, horses or reindeer as passenger only)  
 Snorkelling  
 Softball or rounders  
 Squash  
 Swimming (in pool or coastal waters within 12 miles of mainland)  
 Swimming with dolphins  
 Table tennis  
 Tennis  
 Trekking, hiking or fell walking (up to 2500 metres high with no ropes or guides required)  
 Via ferrata (once only, fully supervised)  
 Volleyball  
 Zip-trekking  
 Zorbing

### Adventure activities A

Scuba diving to a depth of 30 metres (if diving with another person and both hold a certificate of proficiency to dive at this depth, or are diving with a qualified instructor and not within 24 hours of departure)  
 Snow mobiling or skidooring (no personal liability cover, no racing, wearing a helmet)  
 Spear fishing without tanks  
 Surfing  
 Sledging (pulled by dogs, no racing)  
 Swimming (beyond 12 miles from mainland)  
 Trampoline (competitive)  
 Trekking/hiking/fell walking (up to 3500 metres high)  
 Wakeboarding (water skiing on a board)  
 Water polo  
 Water skiing  
 White water rafting (up to grade 3 waters)  
 Windsurfing  
 Wind tunnel flying (indoors and following organiser's guidelines)

### Adventure activities B

Scuba diving to a depth of 40 metres (if diving with another person and both hold a certificate of proficiency to dive to this depth, or are diving with a qualified instructor, and not within 24 hours of departure)  
 Shinty or Camogie  
 Trekking/hiking/fell walking (up to 6000 metres high if part of an organised trip)  
 Via ferrata  
 White water rafting (up to grade 5 waters)