

ACTIVITIES

There is no cover provided under this policy for any professional sporting activity (when money is paid to **you** to take part), or any kind of manual work.

Standard activities

You are automatically covered to take part in any of the following activities (on an amateur basis) while **you're** on a **trip**.

Archery	Orienteering
Badminton	Paintballing if you wear eye protection
Banana boating	Parascending or parasailing over water (once only and only if fully supervised)
Baseball	Pony trekking
Basketball	Rambling
Body and boogie boarding	Roller skating and roller-blading
Bowls and bowling	Rowing no more than 3 miles from the mainland
Camel and elephant riding as part of an organised event	Running
Canoeing and kayaking and rafting – grade 1 and 2 waters only	Safari trekking as part of an organised tour
Cricket	Scuba diving to a depth of 18 metres if you are diving with another person and you both hold a certificate of proficiency, but not within 24 hours of a flight
Cruises - as a passenger on an organised trip	Skateboarding if you wear a helmet
Curling	Sledging or sleigh riding if you are a passenger and being pulled by dogs, horses or reindeer
Cycling but not BMX or mountain biking (other than normal road cycling using a mountain bike) or racing	Snorkelling
Dingy sailing no more than 3 miles from the mainland	Softball or rounders
Fishing	Squash
Football (including soccer, 5-a-side, Gaelic, Footbag, Hacky Sack, indoor and beach)	Swimming no more than 3 miles from the mainland
Go-karting if you wear a helmet and follow the organiser's guidelines	Table tennis
Golf	Tennis
Ice skating on a rink and not speed or inline skating	Trekking, hiking or fell walking up to 2500 metres
Jogging	Volleyball

Adventure activities – these only apply if you have a Premier policy

You are only covered to take part in the following activities (on an amateur basis) while **you're** on a **trip** if **you** have a Premier policy.

Abseiling if fully supervised

Boating and sailing or yachting up to 12 miles from the mainland

Canoeing and kayaking and rafting up to grade 5 waters (including white waters)

Clay pigeon shooting if fully supervised

Dry slope skiing if wearing a helmet

Fencing if supervised by a qualified person

Horse riding if wearing a riding hat/helmet

Hot air ballooning as a passenger

Jet skiing but there is no personal liability cover for this activity

Land sailing or land yachting but there is no personal liability cover for this activity

Mountain biking if wearing a helmet and as part of an organised group

Quad biking wearing a helmet, not racing and as part of an organised group, but there is no personal liability cover for this activity

Rock climbing wearing a helmet and fully supervised or qualified

Sailboarding

Scuba diving to a depth of 40 metres if **you** are diving with another person and you both hold a certificate of proficiency, but not within 24 hours of a flight

Surfing and flowriding

Trekking and hiking and fell walking up to 6000 metres

Ultimate frisbee

Wakeboarding

Water polo

Water skiing

White water rafting up to grade 5 waters

Windsurfing

Zorbing or sphereing following organiser's instructions

Winter sports activities

You will only be covered for the following activities under Sections B, C, D, E and F if **you** have selected cover for winter sports and it is shown as covered on **your schedule**.

Skiing, big-foot skiing, cross-country skiing, mono-skiing, glacier skiing and indoor skiing

Sledging and tobogganing

Snowboarding

Snowblading

Snowmobiling/skidooring but there is no personal liability cover for this activity

You are covered to ski and snowboard off piste provided **you** are within the ski area boundaries of a recognised ski resort and following ski patrol guidelines.