

Standard activities

With our Essential cover, you're covered to do the following activities while on a trip. There is no cover under this policy for any sporting activity where money is paid to you to take part, or for any kind of manual work.

- Archery
- Badminton
- Baseball
- Basketball
- Boating or sailing on a river or lake, no more than 3 miles from the mainland
- Body and boogie boarding
- Bowls and bowling
- Bungee jump (once only and if fully supervised by a person experienced in this activity)
- Camel and elephant riding if fully supervised by a person experienced in this activity
- Canoeing and kayaking and rafting – grade 1 and 2 waters only
- Cricket
- **Cruise** activities that are organised by the cruise company and take part on the cruise vessel
- Curling
- Cycling but not BMX or mountainbiking (other than normal road cycling using a mountain bike) or racing
- Electric scooter (2 wheeled) if **you** wear a helmet and not used on public roads
- Fishing
- Football (including soccer, 5-a-side, Gaelic, Footbag, Hacky Sack, indoor and beach)
- Go-karting if **you** wear a helmet and follow the organiser's guidelines
- Golf
- Hoverboards if **you** wear a helmet
- Ice skating on a rink and not speed or inline skating
- Jogging
- Orienteering
- Paddle boarding
- Paintballing if **you** wear eye protection
- Parascending or parasailing over water (once only and if fully supervised by a person experienced in this activity)
- Pony trekking
- Rambling
- Roller skating and roller-blading
- Rowing no more than 3 miles from the mainland
- Running (but not marathon running)
- Safari trekking as part of an organised tour
- Scuba diving to a depth of 18 metres if **you** are diving with another person and **you** both hold a certificate of proficiency, or **you** are diving with a qualified instructor in this profession but not within 24 hours of a flight
- Segway (one or two wheeled) if **you** wear a helmet
- Skateboarding if **you** wear a helmet
- Sledging or sleigh riding if **you** are a passenger and being pulled by dogs, horses or reindeer
- Snorkelling
- Softball or rounders
- Squash
- Swimming no more than 3 miles from the mainland
- Table tennis
- Tennis
- Trekking, hiking or fell walking up to 2500 metres
- Volleyball

Unfortunately **we** can't cover any activity or sporting activity that **you** are paid to take part in. There are also some other activities **we** can't cover, here are just some of them -

- Base jumping
- Black water rafting
- Canyoning
- Cliff diving or cliff jumping, gliding, hang gliding, paragliding or parascending parkour
- Shark diving (with or without a cage)
- Street lugging