

Standard activities

With both our Essential and Premier policies, 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
- Banana boating
- Baseball
- Basketball
- Body and boogie boarding
- Bowls and bowling
- Bungee jump (once only and if fully supervised by a person experienced in this activity)
- 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
- Dinghy sailing no more than 3 miles from the mainland
- 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
- 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
- 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
- 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

Adventure activities (Premier cover only)

With our Premier cover, **you**'re also 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.

- 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)
- Conservation work and charity work but excluding any form of **manual work**, medical work or any form of work at a medical care facility
- Clay pigeon shooting if fully supervised by a person experienced in this activity
- Dry slope skiing if wearing a helmet
- Fencing if fully supervised by a person experienced in this activity
- 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
- Marathon running
- Mountain biking except for downhill mountain biking, if booked with a fully licensed company and while wearing a helmet
- 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 if qualified or fully supervised by a person experienced in this activity, and wearing a helmet
- Sailboarding
- Scuba diving to a depth of 40 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
- Surfing and flowriding
- Trekking and hiking and fell walking up to 6000 metres
- Triathlon competitions
- Ultimate frisbee
- Wakeboarding
- Water polo
- Water skiing
- White water rafting up to grade 5 waters
- Windsurfing
- Zorbing or sphereing following organiser's instructions experienced in this activity

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