

HAZARDOUS ACTIVITY & WINTER SPORTS

(FOR POLICIES ISSUED ON OR AFTER 01 FEBRUARY 2017)

- **Please note this is available on Deluxe Policies ONLY.**

- Please note if You have paid the additional premium for Advanced Winter Sports cover, then any sports listed under the Hazardous Activities List B, that are also classified as Winter Sports, do not require You to pay a further additional premium for the Hazardous Activities. However, if You wish to participate in Winter Sports and also doing other "NON-Winter Sport" activities shown under List B (eg Hot Air Ballooning, Ice Hockey , etc), then You MUST pay a further additional premium to cover Hazardous Activities.

- Occasional participation in the following activities and sports, on a recreational, non-competitive and non-professional basis, can be covered (List (B) subject to additional premium) within the terms of the policy, subject to all recognised equipment and safety precautions being utilised. **NO cover for Standard Policy.**

- Certain activities may be subject to increased Medical Excess as indicated below or may have restrictions on the Personal Accident and/or Personal Liability cover during that activity.

- **Winter Sports are ONLY** covered upon payment of the appropriate additional premium within the wording of Section M of the Terms & Conditions **and are for persons under 66 years only**. Those activities that are in **bold** are also classed as Winter Sports and therefore subject to the Winter Sports additional premium (List A: **Basic** Winter Sports, List B: **Advanced** Winter Sports – if you are **ONLY** doing the Winter Sports activities from List B, you do NOT also need to pay the additional premium for Hazardous Activities) – however if you wish to do a combination of non-Winter Sports activities, and Winter Sports activities from List B, you will need to pay BOTH the Advanced Winter Sports, and Hazardous Activities, additional premiums. Please ensure you are covered sufficiently for your trip and any activities you may be participating in, as claims relating to such an activity will not be paid without the relevant additional premium being paid. Please contact your issuing agent if you require further cover for your trip.

For all other Sports and/or Activities that are not included below and that may be deemed hazardous, please contact Your Issuing Agent for authorisation to proceed, prior to participation.

List (A) - Activity or Sport subject to £150 Medical Excess

Aerobics, Archaeological digging (with appropriate permission and guide), Athletics, Badminton, Banana boat rides, Baseball, Basketball, Beach cricket, BMX (only if wearing a helmet), Bowls (including competitions), Cricket, Croquet, Curling, Cycling (only if wearing a helmet, but no cover for mountain biking), Cycle touring (only if wearing a helmet, but no cover for mountain biking), Dinghy sailing (no Personal Accident or Personal Liability cover), Dune bashing (no Personal Accident or Personal Liability cover), Falconry (no Personal Accident or Personal Liability cover), Fell walking (no climbing), Glacier Walking (with a guide), Golf, Hiking (under 2,000 metres altitude), Hockey (not on ice, no Personal Accident or Personal Liability cover), Hot air ballooning (no Personal Accident or Personal Liability cover), **Husky sledge driving (no Personal Accident or Personal Liability cover)**, Jet boating (passenger only, no Personal Accident or Personal Liability cover), Jogging, Marathons, Mud buggying (no Personal Accident or Personal Liability cover), Netball, Orienteering (no climbing), Paint-balling (no Personal Accident or Personal Liability cover), Rambling (under 2000m altitude), Ringos, Roller blading/line skating, Rounders, Rowing (within 320 metres of the coast, no Personal Accident or Personal Liability cover), Running (not long distance), Safari (UK organised - no guns), Sand boarding, Sea Kayaking (within 320 metres of the coast, no Personal Accident or Personal Liability cover), Skate boarding, Snorkelling, Softball, **Skiing/ snowboarding – on piste**, Squash, Surfing, Swimming, Table-tennis, Target rifle shooting (no Personal Accident or Personal Liability cover), Tennis, Ten pin bowling, **Tobogganing**, Trekking (under 2,000 metres altitude), Volleyball, Wadi bashing (no Personal Accident or Personal Liability cover), **Downhill & Mogul ski racing/race training (limited to 7 days)**, **Ski jumping (limited to 7 days)**, **Slalom & Giant slalom ski-racing (limited to 7 days)**, Walking, Water polo, Windsurfing, Yoga

List (B) – Activity or Sport subject to payment of an additional premium, £250 Medical Excess and some Sections excluded – see below (max age 65 years)). No cover is provided for Personal Accident or Personal Liability whilst participating in the following activities:

Alpine Skiing, American Football (only if wearing helmet and pads), Archery, Biathlon, **Bigfoot skiing**, **Bobsleigh**, Boxing Training, Bungee jumping (only if supervised, maximum 3 jumps), Camel/elephant riding/trekking, Canoeing/kayaking (only if wearing a life-jacket and helmet and only on inland and coastal waters - not white water), Clay pigeon shooting, **Cross country skiing**, **Dog sledding**, Dry slope skiing/Skiboarding, Field hockey, Fishing (river and inland and coastal waters only), Football, **Freestyle skiing**, Gaelic Football, **Glacier Skiing**, Go-Karting (only if wearing a helmet), **Heli-skiing (with professional guide)**, **Heli-snowboarding (with professional guide)**, **Hiking (above 2,000**

metres altitude and below 3,250 metres altitude), Horse riding (only if wearing a riding hat and no cover for polo, hunting or jumping), **Husky dog sled ride, Ice hockey, Ice sailing/Ice windsurfing, Ice skating,** Indoor Climbing (with harness, on a climbing wall), Jet Skiing, **Langlauf/Cross Country/Nordic Walking, Luge/Lugeing/Luging, Mono-skiing (on piste),** Motor cycling as a passenger or rider (only if wearing a helmet, the motorcycle is under 125cc and the rider holds a valid motorcycle licence), Mountain biking (only if wearing a helmet), **Nordic Skiing,** Parascending (over water), **Reindeer or horse drawn sleigh ride,** Roller hockey (only if wearing pads and a helmet and indoors), Scuba diving* (conditions apply, please see below) **Ski mountaineering, Ski-race training, Ski racing (non-professional), Ski Touring (Ski Randonee) (with a Professional Guide), Skiing/ snowboarding – off piste, Snow mobiling (only if wearing a helmet, the snowmobile is under 800cc and the rider holds a valid car licence), Snow shoeing, Speed skating, Trekking (above 2,000 metres altitude and below 3,250 metres altitude),** Wake Boarding, Water skiing (no jumping), White/black water rafting Grades 1 to 4 (only if wearing a life-jacket and helmet), Yachting/crewing (only if wearing a life-jacket and only inside territorial waters), Zorbing/hydrozorbing.

List (C) – Activities or Sports that are excluded from the Cover provided by Your Policy:

Abseiling, Animal conservation/game reserve work, Base jumping, Big Game hunting, BMX stunt riding, Bouldering, Boxing, Canoeing/kayaking (white water), Canyoning, Caving/Pot Holing, Coasteering, Cross-channel swimming, Cycle racing and time-trialling, Free/High diving, Gliding, Hang gliding, Hiking (above 3,250 metres altitude), Horse jumping/ hunting, Judo/Karate/Martial Arts, Kite surfing, Lacrosse, Micro-lighting, Motor cycling as a passenger or rider (unless wearing a helmet, the motorcycle is under 125cc and the rider holds a valid motorcycle licence), Mountaineering, Organised competitive team sports, Parachuting, Paragliding, Parascending (over land), Polo, Professional sport, Quad biking, Rock climbing, Rugby, Sailing (outside territorial waters), Scuba-diving (to a depth below 30m), Shark feeding/ cage diving, Sky diving, Street hockey, Tombstoning, Track days using motorised vehicles (except incidental Go-Karting), Trekking (above 3,250 metres altitude), Water ski jumping, Weightlifting, White/black water rafting (Grade 5 to 6), Wrestling, Yachting (crewing) – outside territorial waters.

***Scuba diving conditions**

Qualified divers, diving with a qualified dive-buddy and in accordance with the guidelines of the relevant diving organisation with which you are qualified will be covered as follows:

Qualification	Maximum depth
PADI Open Water	18 metres
BSAC Ocean Diver	20 metres
BSAC Sports Diver, BSAC Dive Leader & PADI Advanced Open Water	30 metres

Other qualifications may be accepted but must be declared to **us** prior to travel.

If **you** do not hold a diving qualification, **we** will only cover **you** to dive to a maximum depth of 18 metres when accompanied by and under the direction of a qualified diving instructor as part of an accredited course.

You will not be covered under this **policy** if **you** travel by air within 24 hours of participating in scuba diving.

- If you wish to participate in one of the above activities, but do not meet the criteria specified above, or wish for additional cover (e.g. Personal Liability), please contact Us (contact details under the "USEFUL CONTACT INFORMATION" section (see Page 2). With respect to additional cover sections, please also see "Insurance Policy Section" under the "IMPORTANT NOTES" (see Page 4).
- ✦ If your intended activity is not listed above, please feel free to contact Us (either via the website or the contact details under the "USEFUL CONTACT INFORMATION" section (see Page 2 of the Policy Wording document).

(If you cannot find a particular activity within the above lists, or within the Policy Wording lists, please note that these lists are sorted alphabetically. Activities are listed under the first word of their names, for example, Sea Fishing is listed under 'S' for Sea, rather than 'F' for Fishing. As another example, if you are looking for a Skiing activity, try under 'S' for Skiing, 'A' for Alpine Skiing, 'C' for Cat Skiing, etcetera. Please also note that activities may be worded slightly differently on various websites, travel agent brochures etcetera – for example "Ski Boarding" can be referred to as "Skiboarding" or "Ski-Boarding".)

- If you are unsure, please feel free to contact Us (contact details under the “USEFUL CONTACT INFORMATION” section (see Page 2).